

Exhibit B

BPO7 57408

a Control number BPO7	1 Wages, tips, other compensation 34454.33	2 Federal income tax withheld 3341.05
	3 Social security wages 34454.33	4 Social security tax withheld 2138.27
	5 Medicare wages and tips 34454.33	6 Medicare tax withheld 499.84
c Employer's name, address, and ZIP code FAMILY REHABILITATIO 133 HANCOCK STREET DORCHESTER, MA 02125		b Employer's identification number 04-3140856

7 Social security tips 0.00	8 Allocated tips 0.00	9 Advance EIC payment 0.00
10 Dependent care benefits 0.00	11 Nonqualified plans 0.00	12 Benefits included in Box 1 0.00
13 See instrs. for Box 13		14 Other

e Employee's name, address, and ZIP code ANTHONY P MENDES 171 BRIDGE ST DEDHAM, MA 02026	d Employee's social security number 034-44-0285
--	---

15 Statutory employee	Deceased	Pension plan	Legal rep.	Deferred compensation
Void <input type="checkbox"/>	16 State MA	Employer's state I.D. No. 043-140-856		17 State wages, tips, etc. 34454.33
1999 W-2 Wage and Tax Statement				18 State income tax 1803.48
19 Locality Name		20 Local wages, tips, etc.		21 Local income tax

Copy for EMPLOYEE'S
State, City or Local
Income Tax Returns

15-0331890 Department of the Treasury—Internal Revenue Service

BP07 57408

a Control number BP07	1 Wages, tips, other compensation 3672.25	2 Federal income tax withheld 378.42
This information is being furnished to the Internal Revenue Service.	3 Social security wages 3672.25	4 Social security tax withheld 227.69
	5 Medicare wages and tips 3672.25	6 Medicare tax withheld 53.25
c Employer's name, address, and ZIP code FAMILY REHABILITATION SERVI		b Employer's identification number 04-3140858

133 HANCOCK STREET**DORCHESTER, MA 02125**

7 Social security tips 0.00	8 Allocated tips 0.00	9 Advance EIC payment 0.00
10 Dependent care benefits 0.00	11 Nonqualified plans 0.00	12 Benefits included in Box 1 0.00
13 See instrs. for Box 13		14 Other

e Employee's name, address, and ZIP code ANTHONY P MENDES 171 BRIDGE ST	d Employee's social security number 034-44-0285
---	---

DEDHAM, MA 02026

15 Statutory employee	Deceased	Pension plan	Legal rep.	Deferred compensation
<input type="checkbox"/> Void	16 State MA	Employer's state I.D. No. 043-140-856		17 State wages, tips, etc. 3672.25
2000 Form W-2 Wage and Tax Statement				18 State income tax 188.01
19 Locality Name		20 Local wages, tips, etc.		21 Local income tax

Copy B to be Filed
With Employee's FEDERAL Tax Return

18-0331690 Department of the Treasury—Internal Revenue Service

2000 W-2 and EARLY Earnings Summary

This blue Earnings Summary section is included with your W-2 to help describe portions in more detail. The reverse side includes general information that you may also find helpful.

1. The following information reflects your final 2000 pay stub plus any adjustments submitted by your employer.

Gross Pay	32656.41	Social Security Tax Withheld Box 4 of W-2	1980.09	MA State Income Tax Box 18 of W-2 SUI/SDI Box 14 of W-2	1745.00
Fed. Income Tax Withheld Box 2 of W-2	5471.47	Medicare Tax Withheld Box 6 of W-2	463.09		

2. Your Gross Pay Was Adjusted as follows to produce your W-2 Statement.

	Wages, Tips, other Compensation Box 1 of W-2	Social Security Wages Box 3 of W-2	Medicare Wages Box 5 of W-2	MA State Wages, Tips, Etc. Box 17 of W-2
Gross Pay	32,656.41	32,656.41	32,656.41	32,656.41
Less Other Code 125	719.42	719.42	719.42	719.42
Reported W-2 Wages	31,936.99	31,936.99	31,936.99	31,936.99

3. Employee W-4 Profile. To change your Employee W-4 Profile information, file a new W-4 with your payroll dept.

ANTHONY P. MENDES
171 BRIDGE STREET
DEDHAM, MA 02026

Social Security Number: 034-44-0265
Taxable Marital Status: MARRIED
Exemptions/Allowances:
FEDERAL: 0 \$20 Additional Tax
STATE: 0

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Join the 40 million Americans who will e-file their income tax returns this year! Visit www.irs.gov for details.

Wages, tips, other comp. 31936.99	2 Federal income tax withheld 5471.47
Social security wages 31936.99	4 Social security tax withheld 1980.09
Medicare wages and tips 31936.99	6 Medicare tax withheld 463.09
Control Number 000389 C8F	Dept. 115205
Employer's name, address, and ZIP code 4 LINCOLN STREET INC 8A RIVERBEND 4 LINCOLN ST DARTMOUTH MA 01780	Employer's name, address, and ZIP code 4 LINCOLN STREET INC 8A RIVERBEND 4 LINCOLN ST DARTMOUTH MA 01780
Employee's name, address and ZIP code ANTHONY P. MENDES 171 BRIDGE STREET EDHAM, MA 02026	Employee's name, address and ZIP code ANTHONY P. MENDES 171 BRIDGE STREET EDHAM, MA 02026
State MA	17 State wages, tips, etc. 31936.99
Local wages, tips, etc. 1745.00	21 Local income tax
Employee Reference Copy W-2 Wage and Tax Statement OMB No. 1545-0048	

Riverbend Convalescent Center

34 Lincoln Street, South Natick, Massachusetts 01760
(617) 235-5640/(508) 653-8330

To Whom It May Concern:

June 29, 2001

Re: Anthony Mendes/ employment verification

Anthony Mendes is **currently employed** at the Riverbend Convalescent Center as the Food Service Director.

Hire date: 02/09/2000

Hourly wage: \$16.50/hour

Status: Full time employee (40 hours on a regular basis weekly). **Note:** Overtime is worked when it is available

Year to Date amount for 2000 \$ 32, 656.41

Year to Date amount for 2001 \$ 20, 351.05

Anthony is a very dependable and knowledgeable employee. He is also a very reliable employee.

If you have any further questions please feel free to contact me at 781-762-0703 ext. 15

Sincerely,



Paula Surro
Administrator

cc: file

CO. FILE DEPT. CLOCK NUMBER
 C8F 000389 115205 0000573471 1

RIVERBEND CONVALESCENT CENTER
 34 LINCOLN STREET
 SOUTH NATICK, MA 01760

Social Security Number: 034-44-0265
 Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 State: 0

Earnings Statement

Period Ending: 06/09/2001
 Pay Date: 06/15/2001



ANTHONY P. MENDES
 171 BRIDGE STREET
 DEOHAM, MA 02026

Earnings	rate	hours	this period	year to date
Regular	16.5000	40.00	660.00	14,436.17
Overtime	24.7500	3.75	92.81	2,562.37
Hol1.5				366.94
Sick Time				333.25
Vacation Time				620.00
				18,690.73

Gross Pay \$752.81

Deductions

Statutory	
Federal Income Tax	-91.64
Social Security Tax	-45.56
Medicare Tax	-10.66
MA State Income Tax	-38.01
Other	
Credit Union	-75.00
Disabl1 Posttax	-8.79
Health Pre-Tax	-17.83*
Net Pay	\$465.12

* Excluded from federal taxable wages
 Your federal taxable wages this period are \$734.98

CO. FILE DEPT. CLOCK NUMBER
 C8F 000389 115205 0000573520 1

RIVERBEND CONVALESCENT CENTER
 34 LINCOLN STREET
 SOUTH NATICK, MA 01760

Earnings Statement



Period Ending: 06/16/2001
 Pay Date: 06/22/2001

Social Security Number: 034-44-0265
 Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 State: 0

ANTHONY P. MENDES
 171 BRIDGE STREET
 DEDHAM, MA 02026

Earnings	rate	hours	this period	year to date
Regular	16.5000	40.00	660.00	15,096.17
Overtime	24.7500	7.25	179.44	2,741.81
Hol1.5				366.94
Sick Time				333.25
Vacation Time				620.00

Gross Pay **\$839.44** 19,530.17

Deductions

Statutory

Federal Income Tax -104.64 2,718.90
 Social Security Tax -50.94 1,183.23
 Medicare Tax -11.91 276.72
 MA State Income Tax -42.49 986.96

Other

Credit Union -75.00 600.00
 Disabil Posttax -8.79 219.75
 Health Pre-Tax -17.83* 445.75

Net Pay **\$527.84**

* Excluded from federal taxable wages
 Your federal taxable wages this period are \$821.61

CO. FILE DEPT. CLOCK NUMBER
 C&F 000389 115205 0000573568 1
 RIVERBEND CONVALESCENT CENTER
 34 LINCOLN STREET
 SOUTH NATICK, MA 01760



Earnings Statement

Period Ending: 06/23/2001
 Pay Date: 06/29/2001

ANTHONY P. MENDES
 171 BRIDGE STREET
 DEDHAM, MA 02026

Social Security Number: 034-44-0265
 Taxable Marital Status: Married
 Exemptions/Allowances:
 Federal: 0
 State: 0

Earnings	rate	hours	this period	year to date
Regular	16.5000	40.00	660.00	15,756.17
Overtime	24.7500	6.50	160.88	2,902.69
Hol1.5				366.94
Sick Time				333.25
Vacation Time				620.00
Gross Pay			\$820.88	20,351.05

Deductions	Statutory	
Federal Income Tax	-101.85	2,820.75
Social Security Tax	-49.79	1,233.02
Medicare Tax	-11.65	288.37
MA State Income Tax	-41.53	1,028.49
Other		
Credit Union	-75.00	675.00
Disablit Posttax	-8.79	228.54
Health Pre-Tax	-17.83*	463.58
Net Pay	\$514.34	

* Excluded from federal taxable wages
 Your federal taxable wages this period are \$803.05

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Exhibit C



STATEMENT OF ACCOUNTS

PAGE 1 OF 3

943973-4466

STATEMENT DATE
05/31/01Questions?
Call our Telephone
Banking Center at
1-800-841-4000

Cash Reserve Payment

156

DORIS H MENDES
171 BRIDE ST
DEDHAM MA 02026Please remit to:
FLEET BANK
Cash Reserve
PO Box 150462
Hartford, CT. 06115-0462

detach

SAVINGS	BEGINNING BALANCE	DEPOSITS OTHER CREDITS	CHECKS WITHDRAWALS OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY OTHER FEES	ENDING BALANCE
943973-4466	\$ 7.78	2475.74	1272.00	.29	5.00	1284.81

ACCOUNT NO. 943973-4466 BASIC SAVINGS
FLEET TELEPHONE BANKING ACCESS CODE 4622
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD
INTEREST EARNED THIS PERIOD FOR 67 DAYS
2001 INTEREST PAID YEAR TO DATE

PERIOD 03/26/01 THROUGH 05/31/01

.99 %
.39
.29

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-17		680.56	DEPOSIT-ATM 1665 VFW PARKWAY WEST ROXBURY MA
04-19		410.00	DEPOSIT-ATM ROUTE 44 RAYNHAM MA
04-19	200.00		ATM WITHDRAWAL (01)
04-23	141.00		ATM NETWORK WITHDRAWAL (02)
04-23	101.00		ATM NETWORK WITHDRAWAL (03)
04-23	1.50		ATM NETWORK FEE
04-23	1.50		ATM NETWORK FEE
04-24	61.00		ATM NETWORK WITHDRAWAL (04)
04-24	1.50		ATM NETWORK FEE
04-25	200.00		RETURNED DEPOSITED ITEM
04-25	5.00		RETURNED DEPOSIT ITEM FEE
04-25		.18	INTEREST PERIOD 03-26-01 TO 04-25-01 AVERAGE BALANCE 216.42 INTEREST RATE .999 %



STATEMENT OF ACCOUNTS

PAGE 2 OF 3

943973-4466

STATEMENT DATE
05/31/01Questions?
Call our Telephone
Banking Center at
1-800-841-4000

Cash Reserve Payment

Please remit to:
FLEET BANK
Cash Reserve
PO Box 150452
Hartford, CT. 06115-045

156

DORIS H MENDES
171 BRIDE ST
DEDHAM MA 02026

detach

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 05/31/01

- ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-26			SC AVG BALANCE = 216

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-26	40.00		ATM WITHDRAWAL (05)
04-26	.50		MINI - STATEMENT FEE
04-26	1.00		MINI - STATEMENT FEE
04-27	40.00		ATM WITHDRAWAL (06)
04-30	60.00		ATM WITHDRAWAL (07)
04-30	40.00		ATM WITHDRAWAL (08)
05-03	40.00		ATM WITHDRAWAL (09)
05-07	60.00		ATM WITHDRAWAL (10)
05-16	21.50		ATM NETWORK WITHDRAWAL (11)
05-16	1.50		ATM NETWORK FEE
05-18	40.00		ATM WITHDRAWAL (09)
05-25		.11	INTEREST
			PERIOD 04-26-01 TO 05-25-01
			AVERAGE BALANCE 130.18
			INTEREST RATE .999 %

- ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-25			SC AVG BALANCE = 130

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-29		840.09	DEPOSIT-ATM 1857 CENTRE STREET WEST ROXBURY MA



STATEMENT OF ACCOUNTS

PAGE 3 OF 3

943973-4466

STATEMENT DATE
05/31/01

156

Questions?
Call our Telephone
Banking Center at
1-800-841-4000

Cash Reserve Payment

DORIS H MENDES
171 BRIDE ST
DEDHAM MA 02026

Please remit to:
FLEET BANK
Cash Reserve
PO Box 150452
Hartford, CT. 06115-0452

detach

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 05/31/01

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-29		545.09	DEPOSIT-ATM 47 MAVERICK SQUARE E BOSTON MA
05-29	100.00		ATM WITHDRAWAL (12)
05-29	80.00		ATM WITHDRAWAL (13)
05-29	40.00		ATM WITHDRAWAL (14)

- ATM/POS/SELECT LOCATIONS -

(01) ROUTE 44 RAYNHAM MA 90987
(02) EDS/7-11 W. YARMOUTH MA MA555
(03) 907 MAIN ST WALPOLE MA TQ182
(04) SHAW'S SHARON SHARON MA CNE41
(05) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937
(06) 134 NAMATAN STREET NORWOOD MA 90935
(07) 175 HANSFIELD AVE NORTON MA 90930
(08) 1665 VFW PARKWAY WEST ROXBURY MA 91136
(09) 1415 PROVIDENCE HWY NORWOOD MA 90936
(10) 19A EASTERN AVE DEDHAM MA 90464
(11) 38 VANDERBILT AVE NORWOOD MA MC028
(12) 1857 CENTER STREET WEST ROXBURY MA 91139
(13) 47 MAVERICK SQUARE E BOSTON MA 90506
(14) 300 VFW PARKWAY DEDHAM MA 90467

- DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-17	686.34	04-26	342.52	05-16	79.52
04-19	896.34	04-27	302.52	05-18	39.52
04-23	651.34	04-30	202.52	05-25	39.63
04-24	588.84	05-03	162.52	05-29	1,204.81
04-25	384.02	05-07	102.52		



1-800-922-9999

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

US059 BR796

36 1

DORIS H MENDES
171 BRIDGE ST
DEDHAM MA 02026

Citizens Circle Account Statement

1 of 5

Beginning May 18, 2001
through June 19, 2001

Contents

Summary	Page	1
Checking	Page	2
Overdraft Line of Credit	Page	4
Savings	Page	5

Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement
DEPOSIT BALANCE			
Checking			
Citizens Circle Checking	113077-003-3	605.29	5.14
Savings			
Citizens Circle Savings	1152-625096	14.82	14.83
Citizens Circle Passbook	1152-770126	6,428.38	4,933.83
LOAN BALANCE			
Overdraft Line of Credit	113077-003-3	913.59	908.21
Average monthly combined balance to waive monthly fee is		5,000.00	
Your average monthly combined balance this statement period is		6,924.81	

DORIS H MENDES
Citizens Circle Checking
113077-003-3

Total Deposit Balance
4,953.80

Total Loan Balance
908.21

Total Relationship Balance
5,862.01

MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.



1-800-922-9999

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

Account Statement

2 of 5

Beginning May 16, 2001
through June 19, 2001

Checking

SUMMARY

Balance Calculation

Previous Balance	605.29
Checks	2,243.33 -
Withdrawals & Fees	1,628.92 -
Deposits & Additions	3,270.10 +
Current Balance	5.14

DORIS H MENDES
Citizens Circle Checking
113077-003-3

Previous Balance

605.29

TRANSACTION DETAILS

Checks: There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
1086	65.00	06/18	1133	80.00	05/24
1116*	120.00	05/21	1134	60.00	05/24
1117	50.00	05/22	1135	6.77	05/30
1118	80.00	05/21	1136	47.09	05/30
1119	70.00	05/21	1137	60.00	05/22
1120	30.00	05/22	1138	110.00	05/29
1121	100.00	05/21	1139	60.00	06/04
1122	50.00	05/21	1141*	125.00	06/01
1123	50.00	05/21	1143*	328.42	06/12
1124	10.00	05/29	1144	43.44	06/13
1125	28.17	06/04	1181*	25.00	06/19
1126	20.00	05/25	1182	70.00	06/18
1127	74.50	05/29	1184*	20.00	06/18
1128	40.00	05/29	1185	30.00	06/19
1129	50.00	05/29	1186	40.00	06/19
1130	50.00	05/29	1188*	45.00	06/19
1131	35.00	05/24	1190*	100.00	06/18
1132	50.00	05/24	1191	20.00	06/19

Total Checks

2,243.33



CITIZENS BANK

1-800-922-9999

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

Account Statement

3 of 5

Beginning May 18, 2001
through June 19, 2001

Checking continued from previous page

Withdrawals & Fees

DORIS H MENDES
Citizens Circle Checking
113077-003-3

ATM/Purchases

Date	Amount	Description	Location Code
05/29	400.00	ATM Withdrawal	CHK130
06/01	300.00	ATM Withdrawal	CMY010
06/01	300.00	ATM Withdrawal	CMY010
06/01	100.75	ATM Withdrawal - 90508 American Airlines E. Boston MA	
06/11	100.00	ATM Withdrawal - 0015 Red Unicorn Lima	
06/13	17.34	Point Of Sale Debit - 269037 HI-Lo Foods Jamaica Plai MA	
06/14	100.00	ATM Withdrawal	CHK130
06/14	25.50	Point Of Sale Debit - 098609 Roche Bros #103 W.Roxbury MA	
06/18	70.80	MMC Purchase - 314058 American Lima OK	
06/18	40.75	ATM Withdrawal - 91135 1230 VFW Pkwy W Roxbury MA	
06/18	20.00	ATM Withdrawal	CHK130
06/18	11.78	MMC Purchase - 045737 Roman's Hallmark Shop Dedham MA	

Other Withdrawals

Date	Amount	Description
06/05	120.00	Ccb-Hunt' 01155 Checkpaymt 066411 000000000001142
06/11	20.00	Overdraft Line Payment

-

Total Withdrawals & Fees
1,626.92

Deposits & Additions

Other Additions

Date	Amount	Description
05/18	237.73	Deposit
05/22	228.36	Deposit
05/24	410.83	Deutsches Altenh 99801 052401 016581618
05/25	437.49	Deposit



1-800-922-9999

Call Citizens' PhoneBank anytime for account information,
current rates and answers to your questions.

Account Statement

4 of 5

Beginning May 18, 2001
through June 19, 2001

Checking continued from previous page

Other Additions (continued)

Date	Amount	Description
05/31	410.63	Deutsches Altenh 99801 053101 016581618
05/31	203.05	Deutsches Altenh 99801 053101 016581618
06/01	400.00	Deposit
06/07	346.69	Deutsches Altenh 99801 060701 016581618
06/08	200.00	Deposit
06/18	395.32	Deposit

DORIS H MENDES
Citizens Circle Checking
113077-003-3

+	Total Deposits & Additions
	3,270.10

=	Current Balance
	5.14

CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMX130	003	Citizens Centre St 3, West Roxbury MA
CMYD10	002	West Roxbury, West Roxbury MA

Overdraft Line of Credit

SUMMARY

Balance Calculation

Previous Balance	913.59
Advances & Debits	.00 +
FINANCE CHARGE	14.62 +
Payments & Credits	20.00 -
Current Balance	908.21 =

Balance

Average Daily Balance	898.25
Credit Limit	1,000.00
Available Credit	91.79

Interest

ANNUAL PERCENTAGE RATE	18.00%
Daily Periodic Rate	.04932%
Days in Billing Cycle	33

Payment

Statement Beginning Date	05/18/01
Statement Closing Date	06/19/01
Past Due Amount	.00
Payment Due Date	07/14/01
Minimum Payment Due	20.00

DORIS H MENDES
Overdraft Line of Credit
113077-003-3

Previous Balance

TRANSACTION DETAILS

913.59

METROPOLITAN CREDIT UNION
PO BOX 9100
CHELSEA, MA 02150-9100
PHONE NO. 800-225-5908

DORIS H MENDES
171 BRIDGE ST
DEDHAM MA 02026-1740

ACCOUNT NUMBER		FROM		TO		
107687118-0		MAY 01, 2001		MAY 31, 2001		
NO.	OPEN END CREDIT LIMIT	NEW LOAN AVAIL	PAYMENT DUE DATE	LOAN PRMT. AMT. DUE	PERIODIC RATE(DAY%)	ANNUAL RATE
1		321769	DEC1901	10000	0.04247%	15.500

TRAN. DATE	EFFECT. DATE	SPX NO.	TRANSACTION DESCRIPTION	BALANCE	PERIODIC RATE(DAY%)	ANNUAL RATE
			*** MORTGAGE FINANCING - A SMART INVESTMENT AT METRO! *** LOW RATES AND MANY PROGRAMS AVAILABLE. *** CALL 800-225-5908 TODAY FOR MORE INFORMATION!		***	***
			2001 DIVIDENDS EARNED-----7.14	INTEREST PAID ON LOANS-----278.18		
0503		1	SHARE ACCOUNT PREVIOUS BALANCE	412.65		
			PAYROLL-DEDUCTION	35.00		
0510		99801	DEUTSCHES ALTENH	447.65		
			PAYROLL-DEDUCTION	35.00		
0517		99801	DEUTSCHES ALTENH	482.65		
			PAYROLL-DEDUCTION	35.00		
0524		99801	DEUTSCHES ALTENH	517.65		
			PAYROLL-DEDUCTION	35.00		
0531		99801	DEUTSCHES ALTENH	552.65		
			PAYROLL-DEDUCTION	70.00		
0531		99801	DEUTSCHES ALTENH	622.65		
			SHARE WITHDRAWAL	350.00		
0531			DIVIDEND * PAID	1.05		
0531			FOR 5/1/01 THROUGH 5/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD EARNED OF 2.54% BASED ON AVERAGE DAILY BALANCE OF \$491.69	272.65		
0503		5	CHRISTMAS CLUB PREVIOUS BALANCE	453.18		
			PAYROLL-DEDUCTION	15.00		
0510		99801	DEUTSCHES ALTENH	468.18		
			PAYROLL-DEDUCTION	15.00		
0517		99801	DEUTSCHES ALTENH	483.18		
			PAYROLL-DEDUCTION	15.00		
0524		99801	DEUTSCHES ALTENH	498.18		
			PAYROLL-DEDUCTION	15.00		
0531		99801	DEUTSCHES ALTENH	513.18		
			PAYROLL-DEDUCTION	30.00		
0531		99801	DEUTSCHES ALTENH	543.18		
			DIVIDEND * PAID	1.00		
0531			FOR 5/1/01 THROUGH 5/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD EARNED OF 2.44% BASED ON AVERAGE DAILY BALANCE OF \$487.05	544.18		
0501		1	ACCOUNT PREVIOUS BALANCE			3,756.35
			INSURANCE PREMIUM		8.00	3,764.35
0503			PAYROLL-DEDUCTION		100.00	3,675.53
0510		99801	DEUTSCHES ALTENH		100.00	3,586.46
0517		99801	DEUTSCHES ALTENH		100.00	3,497.12
0524		99801	DEUTSCHES ALTENH		100.00	3,407.52
0531		99801	DEUTSCHES ALTENH		200.00	3,217.65

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION. REGARDING THE BILLING ERROR NOTICE. ANY LOAN WITH AN ASTERISK (*) NEXT TO THE SUFFIX NO. IS AN OPEN-END LOAN.

Exhibit D

high point rpa

251-2652439-703

File No. 329134

0015775950

CENDANT MORTGAGE #15775950
3000 LEADENHALL ROAD
MT. LAUREL, NJ 08054

File Number: 329134

RRU
NOV 01 2001

In accordance with your request, I have personally inspected and appraised the real property at:

1-3 CHILSON AVENUE
MANSFIELD, MA. 02048

The purpose of this appraisal is to estimate the market value of the subject property, as improved.
The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of June 26, 2001 is:

\$305,000
Three Hundred Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions,
final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

JOHN G. PACHECO

PHH 0191

Property Description		UNIFORM RESIDENTIAL APPRAISAL REPORT				251-2652439-703 File No. 329134									
Property Address 1-3 CHILSON AVENUE		City MANSFIELD		State MA.		Zip Code 02048									
Legal Description BOOK 5183 PAGE 161				County BRISTOL											
Assessor's Parcel No. MAP# 24 LOT# 187		Tax Year 2001 R.E. Taxes \$ 3,301.88		Special Assessments \$ N/A											
Borrower MENDES, Anthony & Doris		Current Owner CHILSON AVE REALTY TRUST		Occupant Owner		<input checked="" type="checkbox"/> Tenant <input type="checkbox"/> Vacant									
Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUDVA only)		Project Type		HOAs N/A		Mo.									
Neighborhood or Project Name MANSFIELD CENTER		Map Reference ASSESSOR		Census Tract 6301											
Sale Price \$ 305,000		Date of Sale PENDING		Description and \$ amount of loan charges/concessions to be paid by seller NO P&S FOR REVIEW											
Lender/Client CENDANT MORTGAGE #15775950		Address 3000 LEADENHALL ROAD, Mt. LAUREL, NJ 08054													
Appraiser JOHN G. PACHECO		Address 3 SOUTH SIXTH STREET, NEW BEDFORD, MA 02740													
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural Built up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining Demand/supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance <input type="checkbox"/> Over supply Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.		Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant (0-6%) <input type="checkbox"/> Vacant (over 6%) Single family housing PRICE \$ (est) AGE (yrs) 125 Low 20 325 High 150 Predominant 200 80 VACANT 0%		Present land use % One family 80% 2-4 family 30% Multi-family 0% Commercial 10% VACANT 0%		Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely <input type="checkbox"/> In process									
Note: Race and the racial composition of the neighborhood are not appraisal factors. Neighborhood boundaries and characteristics: NORTH: ROUTE 108. SOUTH: EAST STREET. EAST: ROUTE 106. WEST: ROUTE 140.															
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): See Attached Addendum.															
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): THE SUBJECT IS LOCATED IN MANSFIELD AND COMPETES IN A MARKET OF 2-4 FAMILY HOMES. PROPERTY VALUES TEND TO BE CONSISTENT IN THIS AREA DEPENDING ON DWELLING CONDITION AND AMENITY. DEMAND AND SUPPLY APPEAR TO BE IN BALANCE IN THIS AREA. MARKETING TIMES TEND TO RUN BETWEEN 3 AND 6 MONTHS BASED ON COMPARABLE DATA. PRICES HAVE BEEN STABLE IN LARGE PART DUE TO ATTRACTIVE INTEREST RATES. CONVENTIONAL FINANCING IS READILY AVAILABLE TO QUALIFIED BUYERS.															
Project Information for PUDs (If applicable) -- Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> YES <input type="checkbox"/> NO Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____ Describe common elements and recreational facilities: _____															
Dimensions 93 FEET ROAD FRONTAGE X IRREGULAR Site area 9416 S.F. Specific zoning classification and description R-3= 10,000 S.F./80' FRONTAGE Zoning compliance <input type="checkbox"/> Legal <input checked="" type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain) _____		Corner Lot <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Off-site improvements Type Public Private Street ASPHALT <input checked="" type="checkbox"/> <input type="checkbox"/> Curb/gutter GRANITE <input checked="" type="checkbox"/> <input type="checkbox"/> Sidewalk CEMENT <input checked="" type="checkbox"/> <input type="checkbox"/> Street lights POLE TYPE <input checked="" type="checkbox"/> <input type="checkbox"/> Alley NONE <input type="checkbox"/> <input type="checkbox"/>		Topography LEVEL TO ROAD GRADE Size TYPICAL FOR THE AREA Shape RECTANGULAR Drainage APPEARS ADEQUATE View YARD/NEIGHBORS Landscaping AVERAGE FOR AREA Driveway Surface ASPHALT Apparent easements NONE NOTED FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Zone ZONE C Map Date 4-1-77 FEMA Map No. 250057 H&I-02		Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): SEE ATTACHED ADDENDUM.									
GENERAL DESCRIPTION No. of Units ONE No. of Stories 2 Type (Det./Att.) DETACHED Design (Style) 3 FAMILY Existing/Proposed EXISTING Age (Yrs.) 101 +/- Effective Age (Yrs.) 30		EXTERIOR DESCRIPTION Foundation STONE Exterior Walls CLAPBRD. Roof Surface ASPH. SHNG. Gutters & Dwnspts. ALUMINUM Window Type WOOD DH Storm/Screens ALUM DH Manufactured House NO		FOUNDATION Slab NO Crawl Space NO Basement FULL Sump Pump NONE NOTED Dampness NONE NOTED Settlement NONE NOTED Infestation NONE NOTED		BASEMENT Area Sq.Ft. 1540 % Finished 0% Ceiling JOISTS Walls STONE Floor CONCRETE Outside Entry WALK-UP		INSULATION Roof Cncl. <input type="checkbox"/> Ceiling Cncl. <input type="checkbox"/> Walls Cncl. <input type="checkbox"/> Floor Cncl. <input type="checkbox"/> None <input type="checkbox"/> Unknown <input checked="" type="checkbox"/>							
ROOMS Foyer Living Dining Kitchen Den Family Rm. Rec. Rm. Bedrooms # Baths Laundry Other Area Sq.Ft. Level 1 1 2 1 2 1 1 1 2 2 1,540 Level 2 1 1 1 1 1 1 1 2 2 1,540 1,386 0		Finished area above grade contains: 14 Rooms; 6 Bedroom(s); 4 Bath(s); 2,926 Square Feet of Gross Living Area		INTERIOR Materials/Condition Floors VNYL/CRPT/HDWC Walls PLASTER Trim/Finish WOOD Bath Floor VINYL & TILE Bath Wainscot MARLITE & TILE Doors WOOD PANEL AVERAGE CONDITION		HEATING Type FHW Fuel GAS Condition AVG-GD COOLING Central NONE Other Condition		KITCHEN EQUIP. Refrigerator <input checked="" type="checkbox"/> None <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Stairs <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Fan/Hood Floor <input type="checkbox"/> Microwave Heated <input type="checkbox"/> Washer/Dryer Finished <input type="checkbox"/>		ATTIC None <input type="checkbox"/> Drop Stair <input type="checkbox"/> Floor <input type="checkbox"/> Heated <input type="checkbox"/> Finished <input type="checkbox"/>		AMENITIES Fireplace(s) # <input type="checkbox"/> Patio <input type="checkbox"/> Deck <input type="checkbox"/> Porch PORCHES <input checked="" type="checkbox"/> Fence <input type="checkbox"/> Pool <input type="checkbox"/>		CAR STORAGE: None <input type="checkbox"/> Garage # of cars Attached Detached Built-in Carport Driveway ASPHALT	
Additional features (special energy efficient items, etc.): THE SUBJECT WAS NOTED TO HAVE STANDARD STORM WINDOWS. ADDITIONAL FEATURES INCLUDE PORCHES.															
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: SEE ATTACHED ADDENDUM.															
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: SEE ATTACHED ADDENDUM.															

Valuation Section

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. 329134

ESTIMATED SITE VALUE		= \$		Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property):	
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:				THE COST APPROACH TO VALUE IS NOT	
Dwelling	Sq. Ft. @ \$	= \$		CONSIDERED RELIABLE IN THE INSTANCE OF OLDER	
	Sq. Ft. @ \$	= \$		HOMES SUCH AS THE SUBJECT THEREFORE IS NOT	
		= \$		USED IN THE REPORT. NO FUNCTIONAL OR	
Garage/Carport	Sq. Ft. @ \$	= \$		EXTERNAL OBSOLESCENCE WAS NOTED.	
Total Estimated Cost New		= \$		REMAINING ECONOMIC LIFE IS ESTIMATED AT 35	
Less 65 Physical	Functional	External	Est. Remaining Econ. Life: 35	YEARS.	
Depreciation		= \$			
Depreciated Value of Improvements		= \$			
As-is Value of Site Improvements		= \$			
INDICATED VALUE BY COST APPROACH		= \$		N/A	

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
1-3 CHILSON AVENUE		39-43 WEST STREET	162 CENTRAL STREET	89 CHURCH STREET
Address MANSFIELD		MANSFIELD	MANSFIELD	NORTH ATTLEBORO
Proximity to Subject		1 MILE +/-	1 MILE +/-	5 MILE +/-
Sales Price	\$ 305,000	\$ 281,000	\$ 260,000	\$ 266,500
Price/Gross Liv. Area	\$ 104.24 /sq ft	\$ 99.19 /sq ft	\$ 131.18 /sq ft	\$ 144.68 /sq ft
Data and/or Verification Sources	INSPECTION BROKER	B&T/EXT. INSPECTION ASSESSOR	B&T/EXT. INSPECTION ASSESSOR	B&T/EXT. INSPECTION ASSESSOR
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing	N/A	CONV.	CONV.	CONV.
Concessions	N/A	DOM N/A	DOM N/A	DOM N/A
Date of Sale/Time	PENDING	4/2/01 CLD	11/7/00 CLD	1/3/01 CLD
Location	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Leasehold/Fee Simple	FEE	FEE	FEE	FEE
Site	9416 S.F.	16,000 S.F.	23,646 S.F.	11,780 S.F.
View	NEIGHBORS	NEIGHBORS	NEIGHBORS	NEIGHBORS
Design and Appeal	3 FAMILY	3 FAMILY	2 FAMILY	2 FAMILY
Quality of Construction	AVERAGE	AVERAGE	+26,000	+26,650
Age	101 Yrs.	111 YEARS +/-	101 YEARS +/-	120 YEARS +/-
Condition	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Above Grade	Total: 14, 6, 4.00	Total: 12, 5, 3.00	Total: 7, 3, 2.00	Total: 11, 5, 2.00
Room Count	20	20	20	20
Gross Living Area	2,926 Sq.Ft.	2,833 Sq.Ft.	1,982 Sq.Ft.	1,842 Sq.Ft.
Basement & Finished Rooms Below Grade	FULL UNFINISHED	FULL UNFINISHED	FULL UNFINISHED	FULL UNFINISHED
Functional Utility	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Heating/Cooling	FHW/NONE	FHW/NONE	FHW/NONE	FHW/NONE
Energy Efficient Items	STORM WINDOW	STORM WINDOW	STORM WINDOW	STORM WINDOW
Garage/Carport	NO GARAGE	NO GARAGE	GARAGE	NO GARAGE
Porch, Patio, Deck, Fireplace(s), etc.	PORCH	PORCH	DECK	PORCH
Fence, Pool, etc.	NO FIREPLACE	NONE NOTED	NONE NOTED	NONE NOTED
	AVERAGE	AVERAGE	AVERAGE	AVERAGE
Net Adj. (total)		[X] + [] - \$ 4,900	[X] + [] - \$ 43,900	[X] + [] - \$ 53,350
Adjusted Sales Price of Comparable		Gross: 1.7% Net: 1.7% \$ 285,900	Gross: 23.0% Net: 16.9% \$ 303,900	Gross: 20.0% Net: 20.0% \$ 319,850
Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): See Attached Addendum.				

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source for prior sales within year of appraisal	N/A	N/A	N/A	N/A
Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:				
COMPARABLES UTILIZED IN THE REPORT HAVE NOT SOLD PRIOR TO ONE YEAR. THE SUBJECT IS CURRENTLY UNDER SALES CONTRACT FOR \$305,000. A PURCHASE & SALES AGREEMENT WAS NOT MADE AVAILABLE FOR REVIEW.				
INDICATED VALUE BY SALES COMPARISON APPROACH				
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$ 2,075 /Mo. x Gross Rent Multiplier 140 = \$ 305,000				
This appraisal is made <input type="checkbox"/> "as is" <input checked="" type="checkbox"/> subject to the repairs, alterations, inspections or conditions listed below <input type="checkbox"/> subject to completion per plans and specifications.				
Conditions of Appraisal: SEE ATTACHED ADDENDUM.				
Final Reconciliation: SEE ATTACHED ADDENDUM.				
The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised 6/93).				
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF JUNE 26, 2001				
(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 305,000				
APPRaiser:		SUPERVISOR/ APPRAISER (ONLY IF REQUIRED):		
Signature		Signature		
Name JOHN G. PACHECO		Name GARY FREITAS		
Date Report Signed JULY 11, 2001		Date Report Signed JULY 11, 2001		
State Certification #		State Certification # 328		
Or State License # 2236		Or State License #		

ADDENDUM

Borrower: MENDES, Anthony & Doris
 Property Address: 1-3 CHILSON AVENUE
 City: MANSFIELD
 Lender: CENDANT MORTGAGE #15775950

File No.: 329134
 Case No.: 251-2852439-703
 State: MA. Zip: 02048

Neighborhood Market Factors

THE SUBJECT PROPERTY IS LOCATED ON CHILSON AVENUE, A ROADWAY WHICH IS SITUATED IN MANSFIELD CENTER. THE SUBJECTS IMMEDIATE AREA IS DEVELOPED WITH A MIXTURE OF COMPATIBLE STYLE SINGLE FAMILY DWELLINGS AND 2-4 FAMILY PROPERTIES RANGING IN SIZE AND AGE. A LIMITED COMMERCIAL INFLUENCE EXISTS IN THE OVERALL AREA HOWEVER NOT APPEARING TO ADVERSELY EFFECT THE SUBJECT. OVERALL PROPERTIES APPEAR IN AVERAGE TO GOOD CONDITION. PROXIMITY FROM THE AREA TO TOWN CENTER, HIGHWAY ACCESS AND ESSENTIAL SERVICES IS A SHORT DRIVE. SCHOOLS ARE LOCATED WITHIN A SHORT DRIVE.

Site Comments

THERE IS AN ASPHALT DRIVEWAY TO THE REAR OF THE DWELLING WHICH IS ACCESSED OFF SAMOSET STREET. LANDSCAPE IS CONSIDERED AVERAGE FOR THE AREA CONSISTING MAINLY OF GRASS. NO ADVERSE EASEMENTS, ENCROACHMENTS OR ASSESSMENTS WERE NOTED. THE SUBJECTS LOT IS CONSIDERED LEGAL HOWEVER NON-CONFORMING TO CURRENT ZONING REQUIREMENTS. THIS IS TYPICAL FOR THE AREA AS MOST LOTS WERE APPROVED PRIOR TO CURRENT STANDARDS. IF DESTROYED THE DWELLING MAY BE REBUILT ON THE EXISTING FOOT-PRINT FOR A PERIOD OF 2 YEARS UNDER MASSACHUSETTS LAW. THE SITE IS SERVED BY TOWN WATER & SEWER.

Condition of Improvements

THE SUBJECT PROPERTY IS AN ANTIQUE 3 UNIT DWELLING WHICH WAS CONSTRUCTED IN 1900 ACCORDING TO ASSESSORS DATA. THE LAYOUT OF THE DWELLING APPEARS TO BE FUNCTIONAL FOR ITS SIZE & AGE. THE OWNERS OR PRIMARY UNIT OCCUPIES THE MAJORITY OF THE LIVING AREA WITH AN ADDITIONAL UNIT CONTAINING 2 BEDROOMS ON THE 1ST FLOOR AND THE OTHER UNIT CONTAINING 1 BEDROOM ON THE SECOND.. OVERALL THE INTERIOR AND EXTERIOR OF THE HOME APPEAR TO BE IN AVERAGE CONDITION. SOME ITEMS OF MAINTENANCE ARE NEEDED INCLUDING 1ST FLOOR NORTH UNIT BATH FLOOR REPAIR AND ELECTRICAL SYSTEM REPLACEMENT. THE HOME IS POWERED BY A KNOB & TUBE SYSTEM WHICH WOULD APPEAR INADEQUATE TO TODAYS STANDARDS. THE HEATING SYSTEM APPEARS TO BE IN GOOD WORKING ORDER AND UPDATED.

Adverse Environmental Conditions

NO ADVERSE ENVIRONMENTAL CONDITIONS WERE OBSERVED AT THE TIME OF INSPECTION. THE DWELLING WAS CONSTRUCTED PRIOR TO 1978 THEREFORE THE PRESENCE OF LEAD PAINT COULD EXIST. THE APPRAISER IS NOT QUALIFIED TO ADDRESS HAZARDOUS MATERIALS ISSUES.

Comments on Sales Comparison

THE ADJUSTMENTS TO THE SALES ARE 10% FOR DESIGN & APPEAL (TOTAL NUMBER OF UNITS), \$3000 FOR LOT SIZE, \$1000 PER BEDROOM, \$2000 PER BATH, \$20 PER SQUARE FOOT OF LIVING AREA AND \$5000 FOR GARAGE. THE SALES UTILIZED ARE THE MOST RECENT AVAILABLE AND ARE THE MOST INDICATIVE OF CURRENT MARKET CONDITIONS. A GENERAL LACK OF 2-4 FAMILY HOMES EXISTS IN THE SUBJECTS MARKET AREA WITH EVEN FEWER 3 UNIT PROPERTIES. IT WAS NECESSARY TO USE A 2 UNIT FROM MANSFIELD AND A 2 UNIT FROM NEIGHBORING ATTLEBORO FOR COMPARISON. SALES #2 AND #3 EXCEED NORMAL NET ADJUSTMENT GUIDELINES.

Conditions of Appraisal

THE APPRAISAL OF THE SUBJECT PROPERTY IS MADE SUBJECT TO "VC" CONDITIONS. THE SUBJECT COMPETES IN A MARKET OF INCOME PRODUCING PROPERTIES THEREFORE THE INCOME CAPITALIZATION APPROACH TO VALUE IS UTILIZED IN THE REPORT.

THE SUBJECT IS ESTIMATED TO DERIVE A MONTHLY INCOME OF \$2075.00 FOR ALL UNITS. THE ESTIMATED GRM OF 140 IS DERIVED FROM SALE #1 WHICH IS A 3 UNIT. THE TOTAL MONTHLY INCOME ESTIMATED FOR SALE #1 IS \$2025.00 WITH A GRM OF 138.77 (140.00 ROUNDED).

Final Reconciliation

THE SALES COMPARISON APPROACH IS CONSIDERED THE MOST RELIABLE INDICATOR OF MARKET VALUE. THE COST APPROACH TENDS TO BE LESS RELIABLE WHEN ESTIMATING OLDER PROPERTIES SUCH AS THE SUBJECT THEREFORE IS NOT USED. THE APPRAISAL REPORT IS CONSIDERED A SUMMARY APPRAISAL AND CONSIDERS THE COST, SALES AND INCOME APPROACHES TO VALUE. IN THIS INSTANCE THE SALES AND INCOME APPROACHES ARE UTILIZED, THE COST APPROACH IS NOT CONSIDERED RELIABLE.

THE ESTIMATED YEARLY HOME OWNERS INSURANCE COST FOR THE SUBJECT IS \$550.00

One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property						251-2652439-703 329134	
Property Address		MANSFIELD		MA.	02048		
1-3 CHILSON AVENUE		City		State	Zip Code		
General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit.							
Unit No.	Currently Rented	Expiration Date	Current Rent Per Month	Market Rent Per Month	Utility Expense	Paid By Owner	Paid By Tenant
Unit No. 1	Yes	No VCNT	\$	\$ 900	Electricity	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 2	Yes X	No TAW	\$ 750	\$ 650	Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Unit No. 3	Yes	No VCNT	\$	\$ 525	Fuel Oil	<input type="checkbox"/>	<input type="checkbox"/>
Unit No. 4	Yes	No	\$	\$	Fuel (Other)	<input type="checkbox"/>	<input type="checkbox"/>
Total			\$ 750	\$ 2,075	Water/Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>
					Trash Removal	<input checked="" type="checkbox"/>	<input type="checkbox"/>

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g., Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item.) Income should be based on current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

Annual Income and Expense Projection for Next 12 months

Income (Do not include income for owner-occupied units)	By Applicant/Appraiser	Adjustments by Lender's Underwriter
Gross Annual Rental (from unit(s) to be rented)	\$ 9,000	\$
Other Income (Include sources)	\$	\$
Total	\$ 9,000	\$
Less Vacancy/Rent Loss	180.00 (2%)	(%)
Effective Gross Income	\$ 8,820	\$
Expenses (Do not include expenses for owner-occupied units)		
Electricity		
Gas		
Fuel Oil		
Fuel (Type-)		
Water/Sewer PUBLIC	750	
Trash Removal		
Pest Control		
Other Taxes or Licenses TAXES	3,302	
Casual Labor	250	
This includes the costs for public area cleaning, snow removal, etc., even though the applicant may not elect to contract for such services.		
Interior Paint/Decorating	250	
This includes the costs of contract labor and materials that are required to maintain the interiors of the living units.		
General Repairs/Maintenance	500	
This includes the costs of contract labor and materials that are required to maintain the public corridors, stairways, roofs, mechanical systems, grounds, etc.		
Management Expenses		
These are the customary expenses that a professional management company would charge to manage the property.		
Supplies	200	
This includes the costs of items like light bulbs, janitorial supplies, etc.		
Total Replacement Reserves - See Schedule on Pg. 2	510	
Miscellaneous		
Total Operating Expenses	\$ 5,762	\$

Replacement Reserve Schedule

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc.-should be expensed on a replacement cost basis.

Equipment	Replacement Cost	Remaining Life	By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@\$ 500.00 ea. + 10 Yrs. x 3 Units =	\$ 150.00	\$	
Refrigerators	@\$ ea. + Yrs. x Units =	\$	\$	
Dishwashers	@\$ ea. + Yrs. x Units =	\$	\$	
A/C Units	@\$ ea. + Yrs. x Units =	\$	\$	
C. Washer/Dryers	@\$ ea. + Yrs. x Units =	\$	\$	
HW Heaters	@\$ 250.00 ea. + 10 Yrs. x 3 Units =	\$ 75.00	\$	
Furnace(s)	@\$ 2,500.00 ea. + 20 Yrs. x 1 Units =	\$ 125.00	\$	
(Other)	@\$ ea. + Yrs. x Units =	\$	\$	
Roof	@\$ 4,000.00 + 25 Yrs. x One Bldg. =	\$ 160.00	\$	

Carpeting (Wall to Wall)

Remaining Life

(Units) Total Sq. Yds. @ \$ Per Sq. Yd. + Yrs. = \$ \$
 (Public Areas) Total Sq. Yds. @ \$ Per Sq. Yd. + Yrs. = \$ \$

Total Replacement Reserves. (Enter on Pg. 1)

\$ 510.00 \$

Operating Income Reconciliation

\$ 8,820.00 - \$ 5,762.00 = \$ 3,058.00 + 12 = \$ 254.83
 Effective gross income Total Operating Expenses Operating Income Monthly Operating Income
 \$ 254.83 - \$ Monthly Housing Expenses = \$ 254.83
 Monthly Operating Income Monthly Housing Expenses Net Cash Flow

(Note: Monthly Housing Expense includes principal and interest on the mortgage, hazard insurance premiums, real estate taxes, mortgage insurance premiums, HOA dues, leasehold payments, and subordinate financing payments.)

Underwriter's instructions for 2-4 Family Owner-Occupied Properties

- If Monthly Operating Income is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Monthly Operating Income is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total Monthly Housing Expense for the **subject property** to the borrower's stable monthly income.

Underwriter's instructions for 1-4 Family Investment Properties

- If Net Cash Flow is a positive number, enter as "Net Rental Income" in the "Gross Monthly Income" section of Freddie Mac Form 65/Fannie Mae Form 1003. If Net Cash Flow is a negative number, it must be included as a liability for qualification purposes.
- The borrower's monthly housing expense-to-income ratio must be calculated by comparing the total monthly housing expense for the borrower's **primary residence** to the borrower's stable monthly income.

Appraiser's Comments (including sources for data and rationale for the projections)

JOHN G. PACHECO
 Appraiser Name


 Appraiser Signature

JULY 11, 2001
 Date

Underwriter's Comments and Rationale for Adjustments

Underwriter Name

Underwriter Signature

Date

Part 2: Comprehensive Valuation Package
Valuation Conditions

Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0538
(exp. 11/30/99)

Case Number: 251-2652439-703
File Number: 329134

NOTICE TO THE LENDER

All required repairs must be completed in a professional manner, in compliance with HUD's guidelines and satisfied prior to closing. The lender is responsible for coordinating repairs. A professionally licensed, bonded, registered engineer, licensed home inspector or appropriately registered/licensed trades person, as applicable, must provide documentation that all deficiencies have been acceptably corrected upon completion of repairs.

SITE CONSIDERATIONS

VC-1 Site Hazards and Nuisances

Check the appropriate response for *readily observable* evidence of hazards. Hazards, as defined below, are conditions that endanger the health and safety of the occupants and/or marketability of the property. Use these criteria to determine the extent of the hazard. Please refer to HUD Handbook 4150.2 Section 2-2 for unacceptable locations and the protocol in Appendix D of the Handbook for further guidance. If the required component is not visible during the site visit, provide a detailed comment.

Provide a description of yes responses on Page 4:

- a. Surface evidence of subsidence/sink holes
☐ yes
- b. Operating oil or gas wells within 300 feet of existing construction
☐ yes
- c. Operating oil or gas wells within 75 feet of new construction
☐ yes
- d. Abandoned oil or gas well within 10 feet of new/existing
☐ yes
- e. Readily observable evidence of slush pits
☐ yes
- f. Excessive noise or hazard from heavy traffic area
☐ yes
- g. New/proposed construction in airport clear zone
☐ yes
- h. High-pressure gas or petroleum lines within 10 feet of property
☐ yes
- i. Overhead high voltage transmission lines within engineering (designed) fall distance
☐ yes
- j. Excessive hazard from smoke, fumes, offensive noises or odors
☐ yes
- k. New/proposed construction in Special Flood Hazard Areas without LOMA or LOMR
☐ yes
- l. Stationary storage tanks with more than 1000 gallons of flammable or explosive material
☐ yes

PROPERTY CONSIDERATIONS

Mark "Yes" for any *readily observable* deficiency noted below. Each "Yes" constitutes a limiting condition on the appraisal. Each condition requires repair or further inspection. These conditions must be satisfied prior to closing for the mortgage to be eligible for FHA mortgage insurance. Please refer to HUD Handbook 4150.2 Section 3-6 for guidance on HUD's General Acceptability Criteria. Also, refer to the protocol in Appendix D of the Handbook for repair and inspection requirement parameters.

VC-2 Soil Contamination

Check the appropriate response for evidence of environmental contamination

Provide a description of yes responses on Page 4:

- a. On-site septic shows observable evidence of system failure
☐ yes ☒ no
- b. Surface evidence of an Underground Storage Tank (UST)
☐ yes ☒ no
- c. Proximity to dumps, landfills, industrial sites or other locations that could contain hazardous materials
☐ yes ☒ no
- d. Presence of pools of liquid, pits, ponds, lagoons, stressed vegetation, stained soils or pavement, drums or odors
☐ yes ☒ no

VC-3 Grading and Drainage

Check the appropriate response for evidence of topographical problems.

Provide a description of yes responses on Page 4:

- a. Grading does not provide positive drainage from structure
☐ yes ☒ no
- b. Standing water proximate to structure
☐ yes ☒ no

VC-4 Well, Individual Water Supply and Septic

Check the appropriate response with regard to individual wells and septic system.

Provide a description of yes responses on Page 4:

- a. Property lacks connection to public water
☐ yes ☒ no
- b. Property lacks connection to a public/community sewer system
☐ yes ☒ no

*Lender will require water testing for "yes" response.

NOTE: Connection should be made to public or community water/sewage disposal system. Estimate distance to sewer or water hook-up and whether hook-up is practical.

VC-5 Wood Destroying Insects

Check the appropriate response for evidence of wood infestation

Provide a description of yes responses on Page 4:

- a. Structure and accessory buildings are ground level and/or wood is touching ground
☒ yes ☐ no
- b. The house and/or other structures within the legal boundaries of the property show obvious evidence of active termite infestation
☐ yes ☒ no

VC-6 Private Road Access and Maintenance*Check the appropriate response for evidence of Private Road Access and maintenance problems.***Provide a description of yes responses on Page 4:**

- a. Property inaccessible by foot or vehicle
☐ yes ☒ no
- b. Property accessible only by a private road or drive*
☐ yes ☒ no
- c. Property is not provided with an all-weather surface (gravel is acceptable).
☐ yes ☒ no

*In all cases where a private road exists, submit evidence that

(name of road)

is protected by a permanent recorded easement (non-exclusive, non-revocable roadway, driveway easement without trespass from the property to a public street/road) and that there is an acceptable maintenance agreement recorded on the property.

Provide a detailed description of the road's condition:

VC-7 Structural Conditions*Check the appropriate response for evidence of structural condition problems.***Provide a description of yes responses on Page 4:**Floor Support Systems

- a. Significant cracks
☐ yes ☒ no
- b. Evidence of water/leakage or damage
☒ yes ☐ no
- c. Rodent infestation
☐ yes ☒ no

Framing/Walls/Ceiling

- d. Significant cracks
☐ yes ☒ no
- e. Visible holes in exposed areas that could effect structure
☐ yes ☒ no
- f. Significant water damage
☐ yes ☒ no

Attic

- g. Evidence of holes
☐ yes ☒ no
- h. Support structure not intact or damaged
☐ yes ☒ no
- i. Significant water damage visible from interior
☐ yes ☒ no
- j. No ventilation by vent, fan or window
☐ yes ☒ no

VC-8 Foundation

(Appraiser must have full access to these areas)

*Check the appropriate response for evidence of foundation/basement or crawl space problems.***Provide a description of yes responses on Page 4:**Foundation/Basement

- a. Inadequate access
☐ yes ☒ no
- b. Evidence of significant water damage
☐ yes ☒ no
- c. Significant cracks or erosion in exposed areas that could effect structural soundness
☐ yes ☒ no

Crawl Space

- d. Inadequate Access
☐ yes ☒ no
- e. Space inadequate for maintenance and repair (<18 inches)
☐ yes ☒ no
- f. Support beams not intact
☐ yes ☒ no
- g. Excessive dampness or ponding of water
☐ yes ☒ no

VC-9 Roofing*Check the appropriate response for evidence of all roofing problems***Provide a description of yes responses on Page 4:**

- a. Does not cover entire house
☐ yes ☒ no
- b. Evidence of deterioration of roofing materials
☐ yes ☒ no
- c. Roof life less than two years*
☐ yes ☒ no
- d. Holes
☐ yes ☒ no
- e. Signs of leakage observable from ground (i.e., missing tiles)
☐ yes ☒ no
- f. Flat Roof**
☐ yes ☒ no

*HUD/FHA requires that the roof have at least 2 years remaining life. If the roof has less than 2 years remaining life, then the appraiser must call for re-roofing or repair. The condition must clearly state whether the subject is to be repaired or re-roofed. FHA will accept a maximum of 3 layers of existing roofing. If more than 2 layers exist and repair is necessary, then all old roofing must be removed as part of the re-roofing.

**All flat roofs require inspection.

VC-10 Mechanical Systems

(All utilities must be turned on at time of appraisal, if possible)

*Check the appropriate response for evidence of mechanical system problems.***Provide a description of yes responses on Page 4:**Furnace/Heating System

- a. Unit does not turn 'On'
☐ yes ☒ no
- b. Warm air is not emitted
☐ yes ☒ no
- c. Unusual or irregular noises are heard
☐ yes ☒ no
- d. Smoke or irregular smell is emitted
☐ yes ☒ no
- e. Unit shuts down prior to reaching desired temperature
☐ yes ☒ no
- f. Significant holes or deterioration on the unit(s)
☐ yes ☒ no

Air Conditioning (central)

- g. Unit does not turn 'On'
☐ yes ☒ no
- h. Cold air is not emitted
☐ yes ☒ no
- i. Irregular noises are heard
☐ yes ☒ no
- j. Smoke or irregular smell is emitted
☐ yes ☒ no
- k. Unit shuts down prior to reaching desired temperature
☐ yes ☒ no
- l. Significant holes or deterioration on the unit(s)
☐ yes ☒ no

Part 2: Comprehensive Valuation Package
Valuation Conditions

Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0538
(exp. 11/30/99)

Case Number: **251-2652439-703**
File Number: **329134**

Electrical System

- m. Electrical switches do not turn 'on' or 'off' (check representative sample)
☐ yes ☒ no
- n. Outlets do not function (check representative sample)
☐ yes ☒ no
- o. Presence of sparks or smoke from outlet(s)
☐ yes ☒ no
- p. Exposed wiring visible in living areas
☐ yes ☒ no
- q. Frayed wiring
☒ yes ☐ no

Plumbing System

Toilet

- r. Toilets do not function
☐ yes ☒ no
- s. Presence of leak(s)
☐ yes ☒ no

Leaks

- t. Structural damage under fixtures
☐ yes ☒ no
- u. Puddles present
☐ yes ☒ no

Sewer System

- v. Observable surface evidence of malfunction
☐ yes ☒ no

Sinks

- w. Basin or pipes leak
☐ yes ☒ no
- x. Water does not run
☐ yes ☒ no

Water

- y. Significant drop or limitation in pressure
☐ yes ☒ no
- z. No hot water
☐ yes ☒ no

VC-11 Other Health and Safety Deficiencies

Check the appropriate response for evidence of health and safety deficiencies.

Provide a description of yes responses on Page 4:

- a. Multiple Broken windows
☐ yes ☒ no
- b. Broken or missing exterior stairs
☐ yes ☒ no
- c. Broken or missing exterior doors
☐ yes ☒ no
- d. Inadequate/blocked entrances or exits
☐ yes ☒ no
- e. Steps without handrails
☐ yes ☒ no
- f. The mechanical garage door does not reverse or stop when meeting reasonable resistance during closing
☐ yes ☒ no
- g. Please identify location of all health and/or safety deficiencies, and note others not included in this or any other VC on the comment page

VC-12 Lead Based Paint Hazard

For any home built prior to 1978, check for evidence of defective paint surfaces, including: peeling, scaling or chipping paint.

Provide a description of yes responses on Page 4:

- a. Evidence on interior
☐ yes ☒ no
- b. Evidence on exterior
☐ yes ☒ no
- Year built 1900

If the home was built before 1978, this may indicate a lead paint hazard. For all FHA insured properties, the seller is required to correct all defective paint in or on dwelling units built before January 1, 1978 in accordance with 24 CFR Part 35.

VC-13 Condominiums and Planned Unit Developments (PUD)

Provide a description of yes responses on Page 4:

- a. This project is not on FHA's approval list
☐ yes ☒ no
- b. The property does not meet owner-occupancy standards
☐ yes ☒ no
- c. This property does not meet completion standards
☐ yes ☒ no

ADDENDA

A. Provide the current full/market assessed value:

\$ 176,100

B. Provide a summary of estimated repair costs:

\$ 10,000 ESTIMATED

Please attach any additional information/reports and give number of attached pages.

Public reporting burden for the collection of information is estimated to average 30 minutes to complete the Comprehensive Valuation Package. This includes the time for reviewing the associated Handbook and reporting the data. This does not include the requisite market research or the appraisal process. This agency may not collect this information, and you are not required to complete this form unless it displays a currently valid OMB control number.

Privacy Act Notice: This information is required for the U.S. Department of Housing and Urban Development to endorse a single family mortgage and is used for underwriting purposes. The collection of this information is necessary to comply with HUD's Home Buyer Protection Plan. The information may be made available to a federal agency for review. This information is not confidential and will be made available to the public.

VC #	Section (a,b,c..)
------	----------------------

Comments

5 A SUBJECT TO WOOD DESTROYING INSECT INSPECTION

7 B WATER DAMAGE IN BATH FLOOR ON 1ST LEVEL NORTH UNIT

10 Q KNOB & TUBE WIRING SYSTEM

Part 3: Comprehensive Valuation Package
Homebuyer SummaryDepartment of Housing
and Urban Development
Office of Housing
Federal Housing CommissionerOMB Approval No. 2502-0538
(exp. 11/30/99)Case Number: 251-2652439-703
File Number: 329134

Property Address: 1-3 CHILSON AVENUE City: MANSFIELD State: MA Zip Code: 02048

Important

NOTICE TO THE HOMEBUYER

Read Carefully

As part of our job insuring the mortgage for the lender, the FHA requires the lender to conduct an appraisal to:

- estimate the value of your potential new home
- make sure it meets *minimal*/FHA standards
- ensure that it will be marketable

Appraisals are different from home inspections. Home inspections give more detailed information about your potential new home.

This report is a summary of the observations of an appraiser who visited the property. If there was a problem, the appraiser answered "YES" under "Problem".

If any condition is marked [yes], this means that the property you want to buy does not currently meet FHA's Minimum Property Standards. Until this condition is resolved, your lender may not provide you with an FHA insured loan consistent with FHA procedures.

You should speak to your lender about how this situation needs to be handled. You should also make sure that you are confident that the physical condition of this property meets all of your expectations.

For a copy of the full appraisal, contact your lender.

If you have any questions, call us at 1-800-569-4287.

Physical Condition	Problem (Y)	Comments
Site Hazards		
Soil Contamination		
Grading and Drainage Problems		
Well, Individual Water Supply and Septic Problems		
Wood Destroying Insects	Y	SUBJECT TO WOOD DESTROYING INSECT INSPECTION
Private Road Access and Maintenance Problems		
Structural Deficiencies	Y	WATER DAMAGE IN BATH FLOOR ON 1ST LEVEL NORTH UNIT
Foundation Deficiencies		
Roofing Deficiencies		
Mechanical Systems Problems	Y	KNOB & TUBE WIRING SYSTEM
General Health and Safety Deficiencies		
Deteriorated Paint		

The conditions listed above are reflected on the Valuation Conditions Form (Part 2 of the Comprehensive Valuation Package) of this appraisal. The lender is required to transmit this Notice to the Homebuyer form to the buyer at least five business days prior to the loan closing.X _____
FHA Roster Appraiser Signature

ID Number

Valuation Date

Homebuyer acknowledges receipt of Part 3: Summary:

X _____

X _____

Homebuyer(s) Signature(s):

Date Received

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

For Your Protection: Get a Home Inspection

Name of Seller CHILSON AVE REALTY TRUST

Property Address 1-3 CHILSON AVENUE

MANSFIELD, MA. 02048

What the FHA Does for Buyers... and What We Don't Do

What we do: FHA helps people become homeowners by insuring mortgages for lenders. This allows lenders to offer mortgages to first-time buyers and others who may not qualify for conventional loans. Because the FHA insures the loan for the lender, the buyer pays only a very low down-payment.

What we won't do: FHA does not guarantee the value or condition of your potential new home. If you find problems with your new home after closing, we can not give or lend you money for repairs, and we can not buy the home back from you.

That's why it's so important for you, the buyer to get an independent home inspection. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Appraisals and Home Inspections are Different

As part of our job insuring the loan, we require that the lender conduct an FHA Appraisal. An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. The lender does an appraisal for three reasons:

- to estimate the value of a house
- to make sure that the house meets FHA minimum property standards.
- to make sure that the house is marketable

Appraisals are not home inspections.

I understand the importance of getting an independent home inspection. I have thought about this before I signed a contract with the seller for a home.

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information than an appraisal--information you need to make a wise decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems
- identify items that need to be repaired or replaced
- estimate the remaining useful life of the major systems, equipment, structure, and finishes.

What Goes Into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning, and interiors.

Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

X
Signature & Date

X
Signature & Date

This form was produced on the ACI Development RepdForma system (800)234-8727

high point rpa

Form HUD-92564-CN
(8/99)

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

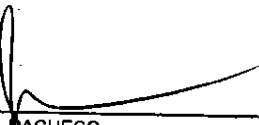
APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

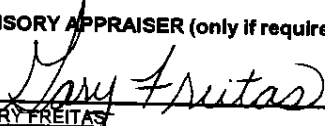
SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 1-3 CHILSON AVENUE, MANSFIELD, MA. 02048

APPRAISER:

Signature: 
 Name: JOHN G. PACHECO
 Date Signed: JULY 11, 2001
 State Certification #: _____
 or State License #: 2236
 State: MA
 Expiration Date of Certification or License: 9-2001

SUPERVISORY APPRAISER (only if required)

Signature: 
 Name: GARY FREITAS
 Date Signed: JULY 11, 2001
 State Certification #: 328
 or State License #: _____
 State: MA
 Expiration Date of Certification or License: 2-2002

☐ Did ☒ Did Not Inspect Property

Borrower: MENDES, Anthony & Doris		File No.: 329134
Property Address: 1-3 CHILSON AVENUE		Case No.: 251-2652439-703
City: MANSFIELD	State: MA	Zip: 02048
Lender: CENDANT MORTGAGE #15775950		



**FRONT VIEW OF
SUBJECT PROPERTY**

Appraised Date: June 26, 2001
Appraised Value: \$ 305,000

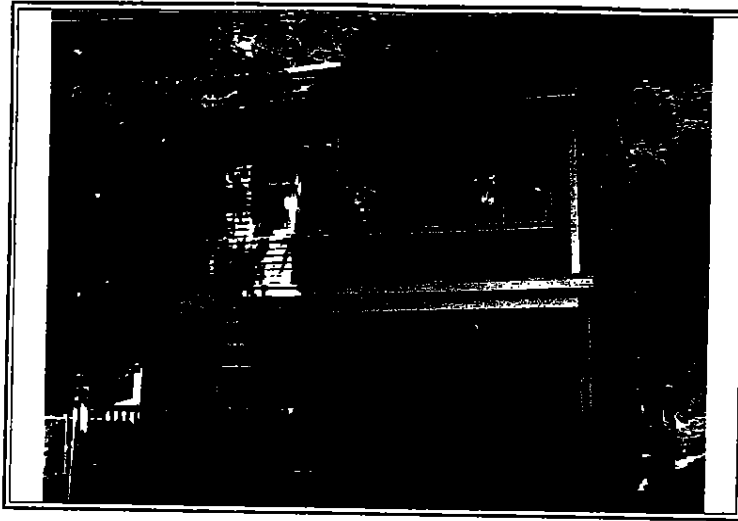


**REAR VIEW OF
SUBJECT PROPERTY**



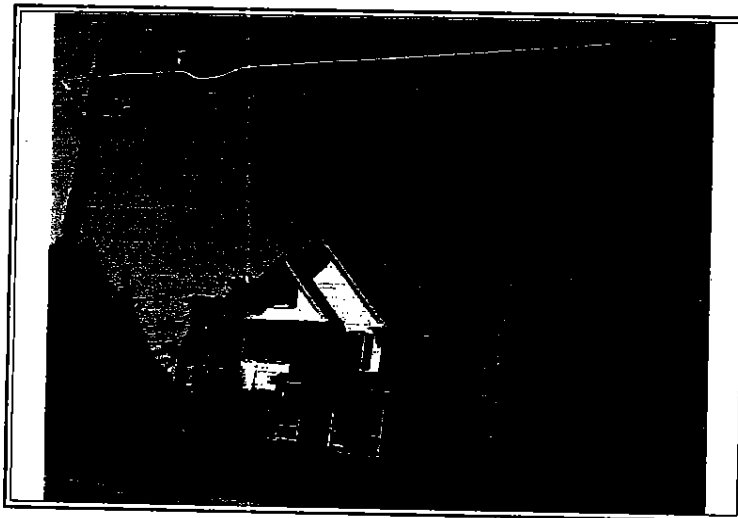
STREET SCENE

Borrower: MENDES, Anthony & Doris		File No.: 329134	
Property Address: 1-3 CHILSON AVENUE		Case No.: 251-2652439-703	
City: MANSFIELD		State: MA.	Zip: 02048
Lender: CENDANT MORTGAGE #15775950			



COMPARABLE SALE #1

39-43 WEST STREET
MANSFIELD
Sale Date: 4/2/01 CLD
Sale Price: \$ 281,000



COMPARABLE SALE #2

162 CENTRAL STREET
MANSFIELD
Sale Date: 11/7/00 CLD
Sale Price: \$ 260,000



COMPARABLE SALE #3

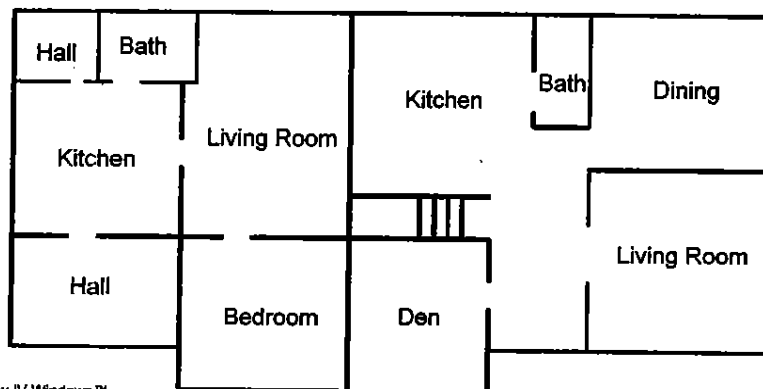
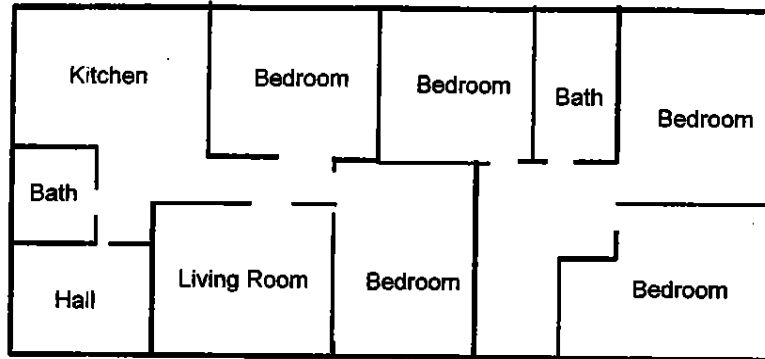
89 CHURCH STREET
NORTH ATTLEBORO
Sale Date: 1/3/01 CLD
Sale Price: \$ 268,500

[illegible]

FLOORPLAN

Borrower: MENDES, Anthony & Doris	File No.: 329134
Property Address: 1-3 CHILSON AVENUE	Case No.: 251-2652439-703
City: MANSFIELD	State: MA.
Lender: CENDANT MORTGAGE #15775950	Zip: 02048

NOT DRAWN TO SCALE



Sketch by Apex IV Windows™

AREA CALCULATIONS SUMMARY			
Code	Description	Sbm	Totals

AREA BREAKDOWN	
Breakdown	Subtotals

LOCATION MAP

Borrower: MENDES, Anthony & Doris

File No.: 329134

Property Address: 1-3 CHILSON AVENUE

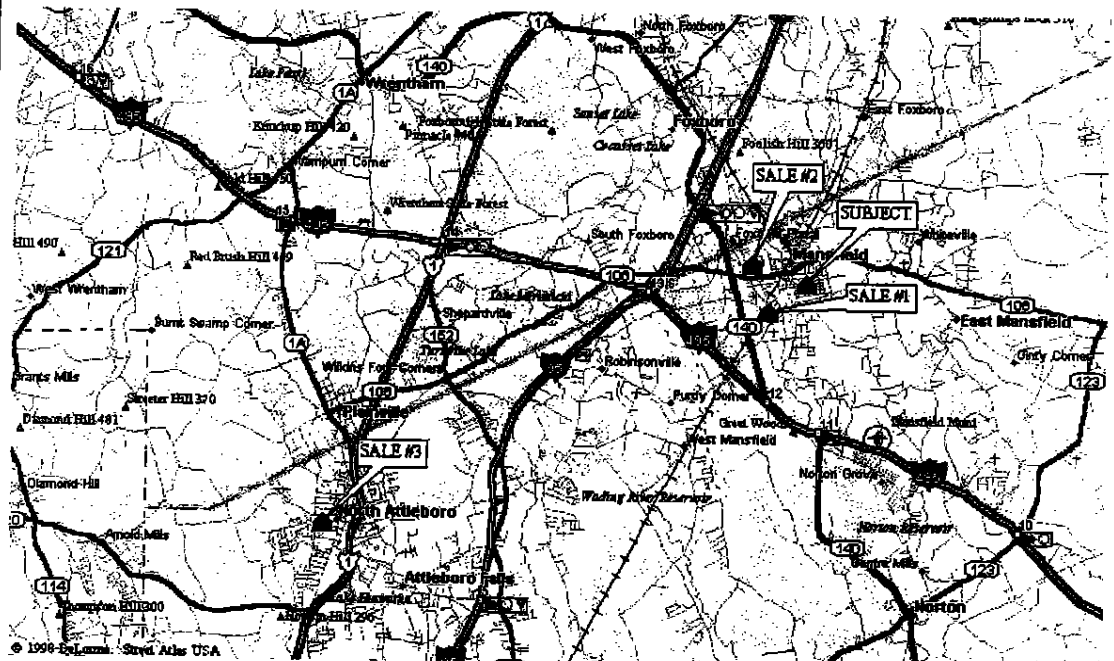
Case No.: 251-2652439-703

City: MANSFIELD

State: MA.

Zip: 02048

Lender: CENDANT MORTGAGE #15775950





FLOOD HAZARD BOUNDARY MAP H-01-03
FLOOD INSURANCE RATE MAP I-01-03

TOWN OF MANSFIELD,
MASSACHUSETTS
BRISTOL COUNTY

PANEL H&I-02

PAGE 2 OF 3 PRINTED

EFFECTIVE DATE:
APRIL 1, 1977

COMMUNITY NUMBER:
250057A



U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
FEDERAL INSURANCE ADMINISTRATION

Exhibit E

ADDENDUM

Borrower: MENDES, Anthony & Doris
 Property Address: 1-3 CHILSON AVENUE
 City: MANSFIELD
 Lender: CENDANT MORTGAGE #15775960

File No.: 329134
 Case No.: 251-2862436-703
 State: MA, Zip: 02048

ESTIMATED MARKET RENTS OF SALE #2 AND #3:

SALES #2 AND #3 ARE LESS APPLICABLE TO THE SUBJECT AS THEY ARE 2 UNIT HOMES RATHER THAN 3 UNIT PROPERTIES SIMILAR TO SALE #1. THE ESTIMATED MONTHLY INCOME OF SALE #2 IS \$1250.00 WHILE THE ESTIMATED MONTHLY INCOME OF SALE #3 IS \$1400.00

Neighborhood Market Factors

THE SUBJECT PROPERTY IS LOCATED ON CHILSON AVENUE, A ROADWAY WHICH IS SITUATED IN MANSFIELD CENTER. THE SUBJECTS IMMEDIATE AREA IS DEVELOPED WITH A MIXTURE OF COMPATIBLE STYLE SINGLE FAMILY DWELLINGS AND 2-4 FAMILY PROPERTIES RANGING IN SIZE AND AGE. A LIMITED COMMERCIAL INFLUENCE EXISTS IN THE OVERALL AREA HOWEVER NOT APPEARING TO ADVERSELY EFFECT THE SUBJECT. OVERALL PROPERTIES APPEAR IN AVERAGE TO GOOD CONDITION. PROXIMITY FROM THE AREA TO TOWN CENTER, HIGHWAY ACCESS AND ESSENTIAL SERVICES IS A SHORT DRIVE. SCHOOLS ARE LOCATED WITHIN A SHORT DRIVE.

Site Comments

THERE IS AN ASPHALT DRIVEWAY TO THE REAR OF THE DWELLING WHICH IS ACCESSED OFF SAMOSET STREET. LANDSCAPE IS CONSIDERED AVERAGE FOR THE AREA CONSISTING MAINLY OF GRASS. NO ADVERSE EASEMENTS, ENCROACHMENTS OR ASSESSMENTS WERE NOTED. THE SUBJECTS LOT IS CONSIDERED LEGAL HOWEVER NON-CONFORMING TO CURRENT ZONING REQUIREMENTS. THIS IS TYPICAL FOR THE AREA AS MOST LOTS WERE APPROVED PRIOR TO CURRENT STANDARDS. IF DESTROYED THE DWELLING MAY BE REBUILT ON THE EXISTING FOOT-PRINT FOR A PERIOD OF 2 YEARS UNDER MASSACHUSETTS LAW. THE SITE IS SERVED BY TOWN WATER & SEWER.

Condition of Improvements

THE SUBJECT PROPERTY IS AN ANTIQUE 3 UNIT DWELLING WHICH WAS CONSTRUCTED IN 1900 ACCORDING TO ASSESSORS DATA. THE LAYOUT OF THE DWELLING APPEARS TO BE FUNCTIONAL FOR ITS SIZE & AGE. THE OWNERS OR PRIMARY UNIT OCCUPIES THE MAJORITY OF THE LIVING AREA WITH AN ADDITIONAL UNIT CONTAINING 2 BEDROOMS ON THE 1ST FLOOR AND THE OTHER UNIT CONTAINING 1 BEDROOM ON THE SECOND. OVERALL THE INTERIOR AND EXTERIOR OF THE HOME APPEAR TO BE IN AVERAGE CONDITION. SOME ITEMS OF MAINTENANCE ARE NEEDED INCLUDING 1ST FLOOR NORTH UNIT BATH FLOOR REPAIR AND ELECTRICAL SYSTEM REPLACEMENT. THE HOME IS POWERED BY A KNOB & TUBE SYSTEM WHICH WOULD APPEAR INADEQUATE TO TODAY'S STANDARDS. THE HEATING SYSTEM APPEARS TO BE IN GOOD WORKING ORDER AND UPDATED.

Adverse Environmental Conditions

NO ADVERSE ENVIRONMENTAL CONDITIONS WERE OBSERVED AT THE TIME OF INSPECTION. THE DWELLING WAS CONSTRUCTED PRIOR TO 1978 THEREFORE THE PRESENCE OF LEAD PAINT COULD EXIST. THE APPRAISER IS NOT QUALIFIED TO ADDRESS HAZARDOUS MATERIALS ISSUES.

Comments on Sales Comparison

THE ADJUSTMENTS TO THE SALES ARE 10% FOR DESIGN & APPEAL (TOTAL NUMBER OF UNITS), \$3000 FOR LOT SIZE, \$1000 PER BEDROOM, \$2000 PER BATH, \$20 PER SQUARE FOOT OF LIVING AREA AND \$5000 FOR GARAGE. THE SALES UTILIZED ARE THE MOST RECENT AVAILABLE AND ARE THE MOST INDICATIVE OF CURRENT MARKET CONDITIONS. A GENERAL LACK OF 2-4 FAMILY HOMES EXISTS IN THE SUBJECTS MARKET AREA WITH EVEN FEWER 3 UNIT PROPERTIES. IT WAS NECESSARY TO USE A 2 UNIT FROM MANSFIELD AND A 2 UNIT FROM NEIGHBORING ATTLEBORO FOR COMPARISON. SALES #2 AND #3 EXCEED NORMAL NET ADJUSTMENT GUIDELINES.

Conditions of Appraisal

THE APPRAISAL OF THE SUBJECT PROPERTY IS MADE SUBJECT TO "VC" CONDITIONS. THE SUBJECT COMPETES IN A MARKET OF INCOME PRODUCING PROPERTIES THEREFORE THE INCOME CAPITALIZATION APPROACH TO VALUE IS UTILIZED IN THE REPORT.

THE SUBJECT IS ESTIMATED TO DERIVE A MONTHLY INCOME OF \$2325.00 FOR ALL UNITS. THE ESTIMATED GRM OF 140 IS DERIVED FROM SALE #1 WHICH IS A 3 UNIT. THE TOTAL MONTHLY INCOME ESTIMATED FOR SALE #1 IS \$2025.00 WITH A GRM OF 138.77 (140.00 ROUNDED). THE OWNERS OR LARGER UNIT IS ESTIMATED TO DERIVE

ADDENDUM

Borrower: MENDES, Anthony & Doris		File No.: 329134
Property Address: 1-3 CHILSON AVENUE		Case No.: 251-2852439-703
City: MANSFIELD	State: MA.	Zip: 02048
Lender: CENDANT MORTGAGE #16775950		

\$1060.00 MONTHLY AND THE ADDITIONAL 2 UNITS ARE ESTIMATED TO DERIVE \$1275.00 COLLECTIVELY.

Final Reconciliation

THE SALES COMPARISON APPROACH IS CONSIDERED THE MOST RELIABLE INDICATOR OF MARKET VALUE. THE COST APPROACH TENDS TO BE LESS RELIABLE WHEN ESTIMATING OLDER PROPERTIES SUCH AS THE SUBJECT THEREFORE IS NOT USED. THE APPRAISAL REPORT IS CONSIDERED A SUMMARY APPRAISAL AND CONSIDERS THE COST, SALES AND INCOME APPROACHES TO VALUE. IN THIS INSTANCE THE SALES AND INCOME APPROACHES ARE UTILIZED, THE COST APPROACH IS NOT CONSIDERED RELIABLE.

THE ESTIMATED YEARLY HOME OWNERS INSURANCE COST FOR THE SUBJECT IS \$550.00

Exhibit F

Cendant Mortgage Corporation
GOVERNMENT UNDERWRITING WORKSHEET
C21 ELIZABETH ROBERTS REALTY

Client/Affinity #: 84054		Phone:	Fax:
Customer Name Anthony P Mendes		Loan Number	Tier
Doris Mendes		0015775950	I
Property Address 1-3 CHILSON AVE MANSFIELD, MA 02048		Agency Number	
		251-2652439 703	

Section 1 - Loan Characteristics (Check All Applicable Categories)

Loan Type 30 yr FHA Fixed (880)		Loan Purpose Purchase	
CLOSING DATE: 08/31/2001		Occupancy Owner Occupied	
<input checked="" type="checkbox"/> FHA <input type="checkbox"/> VA		Property Type Three Units	
DIRECT BILL: <input type="checkbox"/> CORPORATE 2nd: <input type="checkbox"/> CORPORATE BUYDOWN: <input type="checkbox"/>		Building Type Detached	
Loan Terms		Project Name	
Base Loan \$ 297,765.00	Initial Note Rate 7.250%	Project Underwriting Status	
FF/MIP + 4,466.00	Initial Monthly Installation 2,061.75	Rate Lock Expr.	
Total Loan \$ 302,231.00	Date of Note 08/31/2001	Points 0.000	
	Term (months) 360		

Section 2 - Underwriting Information

Sales Price	Appraised Value	Loan to Value	CLTV	FF/MIP 4,466.48	Financed 4,466.00	Cash 0.48
\$305,000.0	\$305,000.00	97.63 %	97.63%	VA Entitlement \$		
Lock Status				Proposed Monthly Payments		
<input type="checkbox"/> LOCK <input checked="" type="checkbox"/> FLOAT <input type="checkbox"/> RATE PROTECTION <input type="checkbox"/> ONE TIME FLOAT DOWN				Borrower's Primary Residence		
Stable Monthly Income				First Mortgage P&I \$ 2,061.75		
	Borrower	Co-Borrower	Total	Second Mortgage P&I \$ 0.00		
Base Income	\$ 3,671.91	\$ 3,087.84	\$ 6,759.75	Hazard Insurance \$ 30.00		
Second Income	\$ 0.00	\$ 0.00	\$ 0.00	Taxes \$ 275.17		
Other Income	\$ 0.00	\$ 0.00	\$ 0.00	Mortgage Insurance Premium Monthly \$ 123.43		
Positive Cash Flow (Subject Property)	\$ 0.00	\$ 0.00	\$ 0.00	Home Owner Association Fees \$ 0.00		
Total				Other: \$ 0.00		
Gross Income	\$ 3,671.91	\$ 3,087.84	\$ 6,759.75	CoBorrower Housing Expense \$ 0.00		
Ratios				Total Primary Housing Expense \$ 2,490.35		
Primary Housing Expense/Income 36.84 %				Other Obligations		
Total Obligation/Income 52.74 %				Negative Cash Flow (Subject Property) \$ 0.00		
Residual Income \$ 3,194.40				All Other Monthly Payments \$ 1,075.00		
(Required Residual \$ 755.00)				Total All Monthly Payments \$ 3,565.35		

ASSET QUALIFICATION

Assets Verified		Assets Req'd to Close		Underwriting Status	
Deposits	\$ 1,000.00	Downpayment	\$ 7,235.00	Underwriting Status	Suspended
Banks	\$ 12,955.23	Closing Costs	\$ 3,951.80	Underwriting Status Date	7/26/01
Stocks & Bonds		Prepaid Items	\$ 2,127.80	Approval Expiration Date	
Gifts		Pmt. for debts	\$ 0.00	Underwriting Quality	4
R.E. Proceeds		VA/MIP FF	\$ 4,466.48	Underwriting Difficulty	3
Co. pd. costs			\$ 0.00	Underwriter Name	Shamika Solom
Relo Bonus			\$ 0.00	Underwriting Extension	87140
Sub-Financing		Contrb/BorrPd	\$ (727.79)		
VA/MIP FF	\$ 4,466.00	(- Sell Pd)	\$ (2,042.85)		
Other		TOTAL REQ'D.	\$ 15,010.44		
TOTAL	\$ 18,421.23				

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See 2nd page for Conditions

Page 1 of 2

PHH 0172

UNDERWRITING CONDITION

Customer(s): Anthony P Mendes
Doris Mendes

Loan #: 0015775950

Remarks:

Alternatives:

The following "Pre-Decision" conditions are missing/incorrect. In order for us to render an Underwriting Decision on this loan these items must be forwarded to your above contact.

- N/A**
- 36) Customer to provide bank statement to show where that \$9,000 deposit on sales contract came from and an escrow letter from attorney. (solomon,s)
 - 39) Credit documents expire 07/10/01. Updates will be required if loan is not closed by that date. (Credit report -90 days, other docs - 120 days) (credit report expired) (solomon,s)
 - (45) Appraiser to provide the net market rental for all 3 units for the area to evidence that PITI doesn't exceed 75% of the market rental. (also to obtain additional income to lower ratios) (solomon,s)

The following "Pre-Closing" conditions are missing/incorrect. They must be forwarded to your above contact in order for us to prepare the Closing Package.

- 3) Any changes in your application may affect, but is not limited to, rate, points, maximum loan amount, and additional documentation requirements. (cogan,k)
- 4) Fully executed FHA Amendatory Clause. (ten03interface)
- 6) Please provide the declaration page for the homeowner's insurance policy to equal or exceed mortgage amount or replacement value(5 days prior to closing). (ten03interface)
- 11) Mortgage services will obtain verbal or written verification of employment. (cogan,k)
- 12) Fully executed Real Estate Certification. (ten03interface)
- 13) Satisfactory wood destroying insect infestation report (NPCA 1 or state specific must be obtained within 30 days of closing). Please provide the form to your counselor 5 days before closing. (ten03interface)
- 14) Any large deposits that appear on the bank/investment account statements will need to be explained and documented. (cogan,k)
- 22) In order to obtain a satisfactory 12 month rental reference, we will need the name and phone number of your landlord. (cogan,k)
- 26) Return the Home Inspection Disclosure (HUD-92564-CN) that was provided to you, signed and dated prior to the date on the contract of sale. (cogan,k)
- 27) The parameters of your loan were determined based on the information you provided during your loan application. (cogan,k)
- 28) Appraisal expires 12/26 01 / _ ; a new appraisal will be needed if loan not closed by that date (thornton,j)
- 29) Borrower to sign Homebuyer Summary. (thornton,j)
- 31) Original appraisal to be placed in file; MCAW and 92900a to be signed by credit underwriter (thornton,j)
- 33) professional electrician to inspect & certify knob & tube wiring. (thornton,j)
- 34) professional to inspect & repair water damage in bath floor on 1st level north unit & certify. (thornton,j)

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9/1/2001 3:19 PM

- 37) Corrected final application and addendum (1003 and 92900a (pgs. 1-4)) (solomon,s)
- 44) Mortgage amount can not exceed \$370,098.00 3 unit property (statutory limit) (solomon,s)
- 46) Verify three months PITI reserves (solomon,s)
- 47) If non-occupant co-borrower, LTV cannot exceed 75% (thornton,j)
- 48) Principal, interest, taxes, and insurance (PITI) may not exceed \$1763.75 (thornton,j)

The following "At-Closing" conditions are missing/incorrect. They must be forwarded to your above contact before the Closing is complete.

- 32) Satisfactory Wood-Destroying Insect Infestation Report (NCPA or official state form) (thornton,j)
- 39) Subject to re-qualification if: Buyer's investment into the transaction (allowable closing costs & downpayment) is less than 3% of the sales price (solomon,s)
- 40) Sign final application and addendum (1003 and 92900a) (solomon,s)
- 41) Subject to re-qualification if: rate or points change from 7.125% with 1% origination fee and 0% discount points (solomon,s)
- 42) Subject to requalification if: buyer paid "Closing Costs" are less than \$1883.51 (solomon,s)
- 43) Fully-executed hotel and transient use certification (solomon,s)

The following Conditions have been cleared or Waived.

- 1) Fully executed agreement of sale on 1-3 Chilson Ave, MANSFIELD, MA to show sales price of \$305,000.00. (cogan,k)
- 2) Subject to receipt and review of a satisfactory appraisal on the subject property to support the value of \$305,000.00, to be ordered by Mortgage Services. (cogan,k)
- 5) Evidence any outstanding tax liens, or judgements have been satisfied. (cogan,k)
- 7) Flood zone certification ordered by Mortgage Services. (cogan,k)
- 9) All pages of the past two months bank statements for all accounts to show \$14,100.00. (cogan,k)
- 10) All pages of the most recent quarterly statement for 401K account to show \$6,000.00. (cogan,k)
- 15) Copy of Doris Mendes' most recent pay statements showing a monthly income of \$3,933.00. Year-to-date income must reflect 30 days of earnings. (cogan,k)
- 16) Copy of Anthony Mendes' most recent pay statements showing a monthly income of \$3,500.00. Year-to-date income must reflect 30 days of earnings. (cogan,k)
- 17) Please provide the past two years W-2's for Doris Mendes. (cogan,k)
- 18) Please provide the past two years W-2's for Anthony Mendes. (cogan,k)
- 21) Mortgage Services to order a credit supplement in order to delete erroneous accounts and verify previously paid accounts have a zero balance. If we are unable to verify the accounts are inaccurate, you must qualify with the monthly payment. (cogan,k)
- 23) Mortgage Services to obtain evidence of clear CAIVRS and LDP/GSA prior to closing, verifying no delinquent outstanding debts owed to the government. (cogan,k)

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Exhibit G

Cendant Mortgage
3000 Leadenhall Road
Mount Laurel, NJ 08054



FINAL COMMITMENT

Date: August 10th, 2001
Loan Number: 0015775950
Customer: Anthony P Mendes Doris Mendes

Property Address: 1-3 CHILSON AVE MANSFIELD, MA 02048

Dear Anthony P Mendes Doris Mendes

Congratulations! Cendant Mortgage Corporation is pleased to issue a mortgage loan commitment to you which reflects the final terms of your loan.

A. Your Approved Loan terms

Base loan amount: \$ 297,765.00
MIP/ funding fee (if applicable): \$ 4,466.48
Total loan amount: \$ 302,231.00
Approved Interest Rate: 7.250
Rate Lock Expiration Date: 08/31/2001
Initial Monthly Principal and Interest: \$ 2,061.75
Private Mortgage Insurance required: NO
Assumable: (Y or N) Y
Premium Pricing:
Balloon Payment Required: (Y or N) N
Product: 30 yr FHA Fixed (880)

Loan term: 360
Loan to Value Ratio: 97.63
Loan Type: (FHA/VA/Conv) FHA
Commitment Expiration Date: 08/31/2001
Escrow account required: YES

MIP required (FHA loans): YES
Prepayment Penalty applicable: (Y or N) Y
Rate Lock Option ☒ Lock ☐ Rate Protect
☐ Float ☐ 1X Float Down

If your loan is an Adjustable Rate Mortgage, the following additional terms apply:

Index: Margin: 0.0000
Rate change cap: Lifetime Cap:
Rate change frequency: (weeks, months, years)
First Adjustment:
Subsequent Adjustment:

If your loan is a Balloon payment loan, please refer to your program description.

B. Points you pay in connection with your loan

Total points: 0.000
Origination fee: 0.000
Discount points: 0.000
Commitment fee: 0.000

C. Conditions to commitment: Please read the conditions listed below carefully. They are a part of this commitment and are needed to meet your August 31st, 2001 closing date.

PLEASE SIGN AND RETURN THIS FINAL COMMITMENT.

- * Any changes in your application may affect, but is not limited to, rate, points, maximum loan amount, and additional documentation requirements.
- * Fully executed FHA Amendatory Clause.
- * Please provide the declaration page for the homeowner's insurance policy to equal or exceed mortgage amount or replacement value(5 days prior to closing).
- * Mortgage services will obtain verbal or written verification of employment.
- * Fully executed Real Estate Certification.
- * Return the Home Inspection Disclosure (HUD-92564-CN) that was provided to you, signed and dated prior to the date on the contract of sale.
- * Borrower to sign Homebuyer Summary.
- * Customer to provide bank statement to show where that \$9,000 deposit on sales contract came from and an escrow letter from attorney.
- * Appraiser to provide the net market rental for all 3 units for the area to evidence that PTI doesn't exceed 75% of the market rental. (also to obtain additional income to lower ratios)
- * Corrected final application and addendum (1003 and 92900a (pgs. 1-4))

D. Inspections - Well, Septic, Radon, Termite: Inspections are required only if requested by the appraiser and noted in the Conditions.

E. Assumability:

- ☐ This loan is not assumable.
☒ Your rights and obligations under the note and mortgage are assumable under certain conditions described in your loan documents.

F. Prepayment Penalty:

- ☐ This loan may be prepaid in part or in full at any time without penalty.
- ☒ This loan has a prepayment penalty. Refer to your loan documents for when the penalty will be collected.

G. Expiration of Commitment: This commitment will expire on 08/31/2001 unless an extension is granted by Cendant Mortgage Corporation. We may cancel this commitment if something occurs which we feel may effect the security or your ability to repay this loan.

H. Title to Property and Title Insurance: Cendant Mortgage Corporation must have first lien position on the property. The title to the property must be acceptable to us. The property must comply with zoning regulations. The Title Search/Abstract, Tax Search and Certificates, Instrument Survey and Title Commitment must be forwarded at least 10 days prior to closing, if possible.

A policy of title acceptable to us at your expense, is required. If your proposed mortgage loan is an Adjustable Rate Mortgage, the title policy must include affirmative coverage of an ARM and take no exception to the adjustable feature. Title insurance is also available to protect your interest as owner of the property at an extra charge to you but is not required by us. If you desire such insurance protecting your interest as an owner, please advise your attorney or closing agent.

I. Survey: Lender's title insurance policy to be issued pursuant to Paragraph H above shall not contain a survey exception. Should an instrument survey or plot plan be required by the title insurer in order to remove such exception, you must supply us, at your expense, a currently dated survey/plot plan, acceptable to us, noting the location of all boundaries, improvements, set back lines, easements and encroachments on or off of the property. The instrument must be certified to: Cendant Mortgage Corporation/Secretary of Housing and Urban Development, its Successors and/or Assigns, as their interests may appear, 3000 Leadenhall Road Mount Laurel, NJ 08054

J. Fire and Flood Insurance: The following insurance must be provided by you at or prior to closing. Policies must be in effect on the closing date. The Endorsement on the policy should read for First Mortgagee: Cendant Mortgage Corporation/Secretary of Housing and Urban Development, its Successors and/or Assigns, as their interests may appear, P.O. Box 5954 Springfield, OH 45501-5954, Attn: Insurance Department.

Fire and extended coverage in the amount of full replacement cost or the loan amount, whichever is less, must be fully paid for 1 year with receipt. We will not require you to obtain a policy in excess of the replacement cost of the improvements on the property securing your loan.

If flood insurance is required in connection with your loan, it will be listed under your *Conditions*. Flood insurance will be required if your property is in flood zone "A" or "V". We do not require you to obtain a flood insurance policy in excess of the replacement costs of the improvements on the property securing your loan.

A binder with a one year paid receipt is acceptable evidence of coverage unless prohibited by state law.

K. Appraisal: If an appraisal was obtained in connection with your loan transaction, a copy of it will be provided to you prior to or at closing.

L. Closing: At closing, you must sign all of the customary mortgage documents.

M. Interest Rate: Your interest rate and terms are governed by your rate lock/ confirmation agreement.

N. Contacts: PLEASE DIRECT ALL CALLS AND DOCUMENTATION TO
Kevin Cogan
(800) 236-3268 ext. 87886

O. State Specific Supplement: Florida and the New York Department of Banking require us to provide you with additional information contained in the Final Commitment Supplement. Please refer to that supplement for further information about your Final Commitment.

P. Acceptance: To accept this commitment, you must sign below and return this letter to us within 15 days from the date of this letter. This agreement cannot be changed orally.

Very truly yours:
Cendant Mortgage Corporation

Claire Taylor

Claire Taylor
Production Manager

ACCEPTANCE OF OFFER: The terms and conditions offered by this Final Commitment letter and Attachments are accepted by the undersigned. I/we have received a duplicate original of this document.

Anthony P. Mendes 8-14-01 *Doris H. Mendes* 8-14-01
Applicant Name Anthony P. Mendes Date Applicant Name Doris Mendes Date

Anthony P. Mendes 8/14/01 *Doris H. Mendes* 8-14-01
Applicant Name Date Applicant Name Date

ADDENDUM TO FINAL COMMITMENT

C. Conditions to commitment, continued.

- * Credit documents expire 07/10/01. Updates will be required if loan is not closed by that date. (Credit report -90 days, other docs - 120 days) (credit report expired)
- * Subject to re-qualification if: Buyer's investment into the transaction (allowable closing costs & downpayment) is less than 3% of the sales price
- * Sign final application and addendum (1003 and 92900a)
- * Subject to re-qualification if: rate or points change from 7.125% with 1% origination fee and 0% discount points
- * Subject to requalification if: buyer paid "Closing Costs" are less than \$1883.51
- * Fully-executed hotel and transient use certification

<p><i>Anthony P Mendes</i> 8/14/01</p> <p>Applicant Name: Anthony P Mendes Date:</p>	<p><i>Doris H. Mendes</i> 8-14-01</p> <p>Applicant Name: Doris Mendes Date:</p>
<p><i>Anthony Mendes</i> 8-14-01</p> <p>Applicant Name: Date:</p>	<p><i>Doris H. Mendes</i> 8-14-01</p> <p>Applicant Name: Date:</p>

Exhibit H

08/28/01

12:06

MORTGAGE SERVICES 308 999 9881

10-422

021

3000 Leadenhall Rd., Mount Laurel NJ 08054

Mortgage Services



Fax

To: John / Jessica

From: Kevin Cogan
800-238-3288 x 87808
fax: 858-917-2960

Fax: 308-999-9881

Pages: 4

Phone:

Date:

Re: 1-3 Chason Ave.

CC:

☐ Urgent ☐ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

For Homeowners Insurance, Mortgagee Clause:

VA:

Secretary of VA, His successors and/or assigns, PO BOX 5954 Springfield OH 45501

FHA:

Secretary of HUD, His successors and/or assigns, PO BOX 5954 Springfield OH 45501

Please let me know if this
is OK.

~~2310~~
2310

\$1000 Owner
\$600 -
\$600 -
\$2200

08/28/01

12:06

MORTGAGE SERVICES 508 993 9081

GERRY ABBOTT REALTOR

Page 82

08/24/2001, 17:19
plexes. \$800 & up. No
s, please. (508) 895-8950

BORO - Quiet area. Mas-
BR w/FP., Newly remod-
d. 1st floor. Garage, in-
-und pool. \$1000/mo 1st/
1/2 sec. 508-677-0240.

(BORO'S FINEST APTS.
1, 1 or 1.5 ba., heat & hw
1/d. Storage. No pets.
cl & clubhouse. Mayfair
sky, 543-4897/543-1751
w.mayfairrealty.com

ISFIELD - 1 bdrm, Walk to
town. \$625 + util. Avail.
at 1. 781-248-9085, eve-
ng.

SFIELD - Cute 1 br. 1/2
b. Patio deck, Priv. pkg.
ard. Near T. Entry setting.
pets. Avl. 9/1. \$825/mo.
1608-339-8492

TTLEBORO - 3 bdrm, 2nd
2 yr old apt. Tls klt./bath
st. park. \$890/mo plus
508-509-9980.

TTLEBORO - 1 Bedroom
tage. Priv. lots of Stor-
No util. No Pets. Park-
Ideal for 1 person. \$750/
508-899-7327

TTLEBORO - 2 BR apt.,
fl., near center, off st.
king. \$625/mo. plus sec.
-656-6549.

TTLEBORO - Modern 1
w/h, off st. pkg., quiet
t. \$675-\$725/mo., Stu-
\$600/mo. 1st/last/sec. &
4 fee, 508-337-3128

TTLEBORO - Mod. spec.
r./den appl., pkg., 1st/
/sec. \$800/mo. Avl. 9/15.
pets. 508-944-3440.

- Broker Listings

508-261-1218
Call Gerry Abbott
for more details
or to schedule a
viewing.
Sat. 10:00 AM - 12:00 PM
Near Rte. 1A, 100 ft. x 1
Other locations in Fallow &
N. Attleboro. No pets please

S. ATTLEBORO - 2 bdrm,
1st floor. Quiet area. Near 95
and Train station. \$850/mo.
No pets. 781-762-8790 or
508-223-3885.

TOWNHOUSE RENTALS
ATTLEBORO & NO. ATTLEBORO
Luxury townhouses, 2-3
bdrms., 1/2-2 1/4 baths,
w/d hood ups, some with
basement, garage, den
with daylight, large
closets; full-appliance
kitchen with pantry
disposal. Deck view
towards pond.

Houses might be available
No dogs. By owner.
\$850-\$1600 per M
(508) 895-2580

WRENTHAM - 4 room, 1
kitchen, \$575. Includes all
utilities. Call Jeannie @ 508-
384-5394 After 4.

ATTLEBORO

Great Value. Titles
508-226-1480

Relocate to a beautiful apart-
ment community nestled
among 26 acres of wooded
& landscaped charm.
Featuring seasonal indoor
pool, tennis playground, etc.
2-room studios, 1 & 2-bdrm.
apts. from \$500-\$880.

**CONVENIENCE
AND
SERENITY...**
THE IDEAL LOCATION

138 - Houses

TTLEBORO - New executive
townhouse. Triplex, 3 BR.,
1.5 BA. Full basement, w/d h/u.,
Lg. kit. & sep. DR. Lots of
closets. Tile & Barber, C/A.
Priv. deck. Close to T & 85.
1st/last/sec. No pets/smok-
ers. \$1500/mo. + util. (508)
781-7072.

TTLEBORO - New Town-
house duplex. 2 1/2 brs, 2 1/2 bath,
full basement, w/d h/u., Country
kitchen, C/A, Deck 1st/Last.
No pets. \$1400/mo. + util. Call 508-226-2571

NORTON - Available immedi-
ately - short term rental (2-6
months). Two bedroom one
bath home on Lake Winne-
cunnet. 1 car garage, all ap-
pliances stay. \$1350 a
month includes heat. Tenant
s fees. Viewing on Sunday
from 4:30 - 6 P.M. 33 King
Philip Rd. John Tyler 800-
384-3829 ext. 320. No
Smokers. Pets OK

NORTON - Sm. older house
in Country setting. Norton/
Attleboro line. Day, 508-222-
0067, Even 222-6100

NORTON - Starter/ Retirement.
Maint. free, 1 acre lot,
priv. Norton Cntry Club area.
\$1650/mo. 508-285-8390

137 - Resort Property

WHT. MOUNTAINS - Interval
NH. 2 Bdrm. Condo. Sleeps
6. Quiet, riverside. \$800/wk.
Immed. Avail. 888-684-8060

139 - Condominiums

FRANKLIN - 2 br. corner unit.
Central AC, pool, tennis.
Near T., shopping. \$875/mo.
Call (508) 384-5645.

MANFRI D - 2 bdrm. w/w.

152 - Owner Listings

TTLEBORO - 8 rm. 4 br. 2 ba.
Cape. Hyman Fine sch) dist.
Comp. remld. \$249,000. 418
Marth St. 508-226-4811

DARLINGTON - Brand new 3
br home. C/A, cathedral,
fin. bsm., roughed in 2nd ba./
central vac. Incl. new appl.,
\$164,900. 800-894-1950.

DARLINGTON - S. Attleboro
line, updated 3-fmly, 3-9-3,
double lot. Oversized block
garages. Great area. Near T.
\$26K income. \$199,900.
800-894-1950.

ATTLEBORO - Open 8/26,
2-4, 107 Laurelwood Dr. 4
bdrm. Col., 1.5 baths, cul-
-sec. 508-895-7566. Rt. 1
Lake Landry to 1st right past
AHS. 290K.

SEEKONK - OPEN HOUSE
8/25 & 8/26, 1-4 P.M. 372
Central Ave. (Rt. 152), 7 rm.
Raised Ranch, garage, fin.
basmt. 2/3 acres. \$293,900.
(508) 751-7129.

S. ATTLEBORO - 2 f.m. 1st flr.
2 br, 2nd flr. 3 br. Appl., Grps.
Sep. Util., Final. Newly reno-
vated. \$225,000. Call For
Appt. 401-562-1737.

S. ATTLEBORO - New to Mar-
ket. 2000 Built. Raised
Ranch on corner lot. 25
acre, 3-4 br. 2 full bath,
w/whpl. Open kit. w/appl.
\$239,500. 508-399-7775.

153 - Mobile Homes

NORTON
Mobile Home, New, 14x56, 2
bdrm. \$74,900. Call (508)
868-6688 or (508) 378-4472.

S. ATTLEBORO/PAWTUCKET
Bth. 1 br., appl., porch. Qui-
et adut park. \$293/mo. mtg.
Financing. (401) 434-5005

To all perso
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a petition has
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allowed, and
KENNEY of t
County of W
appointed ex
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surety.

IF YOU DE
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NOON (10:0
SEPTEMBER

In addition,
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time as the co
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may allow) i
with Probate F
WITNESS,

Hon. David
Esquire, First.
Court at DED
August 10, 200
Richard P. S.
Register at P
8:24

Lerner



TOWN OF
Zoning Board
NOTH
PUBLIC
RESCHI
HEARIN
Septemb

and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended; Lillian Loan Servicing LP claiming to be the holder of a mortgage covering real property in Attleboro, MA property numbered at 50 Collins Street, given by George G. Simpson, III to Fleet Real Estate Funding Corp. dated May 14, 1983, recorded at Bristol County (North District) Registry of Deeds in Book 5585, Page 304, and now held by the Plaintiff by Assignment, has filed with said court a complaint for authority to foreclose said mortgage in the manner

provisions of Chapter 40A of the General Laws, as amended, the Northern Zoning Board of Appeals will hold a public hearing on Friday, September 7, 2001 at 8:00 p.m. in the Municipal Council Room, 70 East Main Street, relative to the application of Article 6.7, of the By-Laws for the construction of a 9'x18' breezeway and a 25'x32' two-car garage with rooms above at 14 Stew Stone Lane.

Charles G. Valentine,
Chairman
Roland Gendreau
Thomas R. Noel
Paul Farrington

8-24-01

156 - Industrial & Commercial
KATLEBORO - 8080 sq. ft. of industrial space for light manufacturing. Agency Fees - See Realty 306-222-0009.

156 - Farms & Land

FOXBORO - (8) 1/2 acre wood-crofts, Off Spruce St. 2 min. pers. \$385,000. Ready to go! 308-688-9528.

159 - Real Estate Wanted

10/17 508-337-6088. Leave
 Message.
 ATTLEBORO - 2
 bdm. Condo. 14 balls. la-
 dry facilities. \$800/mo. 1st.
 Just 4 sec. GENTLELY 31 St.
 Pariseau, Realtors.
 508-685-2511.
 S. ATTLEBORO - Condo. 4
 rm., 1.5 ba., full bsmt, w/d
 h.e., appl. Nopislenik. Close
 to 85/1. 508-272-4534.
 146 - Townhouses
 N. ATTLEBORO - 3 Fm. Lev-
 els, 2-3 br, 1 1/2 bath, full fr-
 w/ skylight. Full bsmt. Cr-
 ated by owner. Call
 508-337-6088.

• 2-Bdrm. Apartments
 • Some over 1,000 sq.
 • Oversized Closets
 • Gasfire
 • Dens & Balcony's
 • Available
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 • Rail Station
 • On Bus Line
 • 14 Miles North of
 Providence

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 APARTMENTS**
 Attleboro, Mass.
 508-322-6044
 NRI/A

133 - Apt. Furnished

INT	EBORO	offices	England	over 500	8-2385	India	1 Exports	-288-4136	3-1144	all Beaker	women	children	Washington St.	1-2366
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Exhibit I

Property - 1-3 Chilson Avenue
Mansfield, MA

to John Pacheco

From Linda Bistline, ~~Champion Mortgage~~
1800446 0963 X 77266
Fax 959-917-6918

Please provide addendum explaining
why the monthly income was
increased from your original
report + please look at
the attached listings to advise
if it could be raised any
further

this is or a urgent matter.
Please Fax back your reply
to my attention

Thank you
Linda Bistline

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☒ = Matched with Photos

MANSFIELD, walk to T, remod., lg 2+BR, 2 brs, a/c, tennis, pool. \$1450+ utils, Avl. 9/1. 508-643-7379

Source: The Boston Globe

MANSFIELD, 1BR, 700sf, brch, newly remod, \$850+ utils, 1st, last, sec.

413-625-0355

Source: The Boston Globe

Search Criteria :

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Bedrooms : Any Bedroom Size

Bathrooms : Any Bathroom Size

Type Of Housing: Unfurnished Apartments

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the return day (per each of the
this as the court, on, notice
with notice to the petitioners
may allow) in accordance
with Probate Rule 16.
WITNESS:
Hon. David H. Kopelman
Esquire, First Justice of said
Court at DEDHAM this day of
August 10, 2007.
Richard P. Schmidt
Register of Probate
8:24

Seal of the Commonwealth of Massachusetts
COMMONWEALTH OF MASSACHUSETTS
LAND COURT
TRIAL COURT
Case No. 274007
To George B. Simpson, III
and to all persons entitled to
the benefit of the Soldiers'
and Sailors' Civil Relief Act of
1940 as amended: Litan
Loan Servicing LP claiming
to be the holder of a mort-
gage covering real property
in Attleboro, MA property
numbered at 50 Collins
Street, given by George B.
Simpson, III to Fleet Real Es-
tate Funding Corp. dated
May 14, 1983, recorded at
Bristol County (North Dis-
trict) Registry of Deeds in
Book 5505, Page 304, and
now held by the Plaintiff by
Assignment, has filed with
said court a complaint for
authority to foreclose said
mortgage in the manner

Richard P. Schmidt
Register of Probate
8:24
Lerner

TONIN OF NORTON
Zoning Board of Appeals
OFFICE OF
PUBLIC HEARING
RESCHEDULED
HEARING DATE
September 7, 2007
In accordance with the
provisions of Chapter 40A of
the General Laws, as
amended, the Norton Zoning
Board of Appeals will hold a
public hearing on Friday,
September 7, 2007 at 8:30
p.m. in the Municipal Center,
70 East Main Street, relative
to the application of Adam
Lerner for a variance from
Article 6.1, of the By-laws for
the construction of a 9'x18'
breezeway and a 25'x32' two
car garage with rooms above
at 14 Shrew Stone Lane.
Charles C. Valentine,
Chairman
Roland Gerdeseu
Thomas R. Noel
Paul Fawcington
8:24, 31

Appt. 401-588-1757.
S. ATTLEBORO - New to Mar-
ket. 2000 Built. Railed
Ranch on corner lot. 25
acres, 3-4 br. 2 full bath,
w/whip. Open lot w/acre.
\$238,500. 508-398-7775.
153 - Mobile Homes
NORTON
Mobile Home, New, 14x58, 2
bdm. \$74,900. Call (508)
858-8888 or (508) 378-4472.
S. ATTLEBORO/PANUENET
Bk. 1 br. appl., porch. Qui-
et adult park. \$233/mo. reg.
financing. (401) 434-5095
15 - Industrial &
Commercial
ATTLEBORO - 8600 sq. ft. of
Industrial space for light
manufacturing. Approx Four-
teen Ready 508-222-4400.
158 - Farms & Land
FOXBORO - (3) 1.5 acre wood-
ed lots. Off Spruce St. 2 mls.
perma. \$285,000. Ready to
go! 508-808-9526.
159 - Real Estate
Wanted
Real Estate investor looking to

ment, Maint. free, 1 acre lot,
priv. Norton Cntry Club area.
\$1650/mo, 508-286-8380
137 - Resort Property
WHIT. MOUNTAINS - Interval
NH, 2 bdrm. Condo. Sleeps
6. Quiet, riverside \$800/wk.
Inn. Avail. 888-884-9080
138 - Condominiums
FRANKLIN - 2 br. corner unit.
Central AC, pool, tennis.
Near I. shopping, parking.
Call (508) 394-2845.
WATSFIELD - 2 bdrm, w/br,
dishwasher, deck, A/C, 900 sq
ft., plus sec. Mo. Pk. Avail.
1871 508-337-8088. Leave
Message.
S. ATTLEBORO - 2
bdrm. Condo. 1 1/4 bdrm. Lin-
en. facilities. \$900/mo. 1st
last & sec. CENTURY 21 Ed
Parsons, Realtors.
508-836-2511.
S. ATTLEBORO - Condo. 4
br., 1.5 ba., full bmt., w/d
h.u., appl. No pet/rent. Close
to 95/I. 508-272-0334.
140 - Townhouses
N. ATTLEBORO - 3 Br. Lev-
els, 2-3 br, 1 1/2 bath, lot fr
w/ skylight. Full bmt. Ch-
rl. at. Lr. Nt. w/dng. Pk.
at. at. Lr. Nt. w/dng. Pk.

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Attleboro, Mass.
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WPA

139 - Apt. Furnished
N. ATTLEBORO - 1 or 2 room

139 - Apt. Furnished
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 arrival at Avalon at Forest Park!

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 Call Toll Free!

City: **Quincy, MA** Price: **\$1390 - \$2145**



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Windsor Village at Waltham offers
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 and two and three bedroom
 townhomes.

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 Call Toll Free!

City: **Waltham, MA** Price: **\$1470 - \$2990**



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CANTON, 3 BR, 1.5 ba, cul-de-sac w/a deck, \$1650, call Judy, (617) 641-2078.
 Source: The Boston Globe
 CANTON, Duplex, 3 BR, 2 full bth, Indry & dw, h/wf, nr T. \$1800 +. 781-828-6377

Source: The Boston Globe
 DEDHAM, 3 br, alk, pets
 OK, fee. \$1500 Laura x112
 Century 21 Westward
 Homes 781-237-9280
 Source: The Boston Globe
 DEDHAM, Apts for rent!
 *cozy 2 br, ref, on T; \$1000
 *lg mod 2 br, porch; \$1400

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Quincy, MA

\$1210 - \$1640



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CANTON, 1BR, balc., gas ht, new w/w, paint & appl. No smoking/pets, walk/RR. \$1200+, RE 781 828-6080

Source: The Boston Globe

CANTON, Cntr., Walk to TI incl hwy/rw, nr 95/128. 1BR, \$1099. No Pets/No Fee 617-571-2200

Source: The Boston Globe

DEDHAM, 1BR, \$650, excel mgmt. Avail 9/1, (617) 510-0605

Source: The Boston Globe

WEST ROXBURY, 1br \$850+; 2br \$1200+; lg 2br \$1350 htd; 3br \$1400+; 2br TH \$1500 htd; 2Br mod, fpl \$1800+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE 617-327-6300

Source: The Boston Globe

WEST ROXBURY, Lg 1Br, \$1050 htd; 2Br \$1200+; lg 2Br \$1350 htd; 3Br \$1400+; 2Br TH \$1500 htd; 2Br mod, fpl \$1600+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE Open Labor Day Weekend. 617-327-6300

Source: The Boston Globe

Search Criteria :

State : Massachusetts

Region(s) : Eastern Massachusetts

Area(s) : South Suburbs

Community(ies) : Canton, Dedham

Price : All Price Ranges

Bedrooms : One

Bathrooms : Any Bathroom Size

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 Spring into 2 BR apts start at \$1280 incl ht/hw, mod appls, w/w, indry & prtg, conv to major hwy & commuter rail. Mon-Sat 9-6; Sun 12-5. No pets. 781-828-6043. EHO
 Source: The Boston Globe
 CANTON, New deluxe apts LR, DR, fully appic kit, 2BR, 2BA, laundry hkups, hwflrs, C/A, basement storage, walk to train & shops. \$2000+/mo. John Marini Mgmt. Sat/Sun: 617-719-1064, Wkdys: 781-828-5781
 Source: The Boston Globe
 CANTON, 2br in 2 fam, cath cells, 2 decks, 2 full bs, w/d hkup, shed, walk to T/Ctr \$1625 978-375-1455
 Source: The Boston Globe
 CANTON, Archstone. Lux. 2BR 2BA apts, h/hw, pool, gym, tennis court included, only \$500/dep. Instant approval. Starting at \$1595. Call 781-821-2870 and ask to "pop your own speciel".
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"mint 3 br singl fam; \$1900
Discover Rty781-326-1800
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2Br mod, fpl \$1600+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE 617-327-6300
Source: The Boston Globe
WEST ROXBURY, Lg 1Br, \$1050 htd; 2Br \$1200+; lg 2Br \$1350 htd; 3Br \$1400+; 2Br TH \$1500
htd; 2Br mod, fpl \$1600+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE Open Labor
Day Weekend, 617-327-6300
Source: The Boston Globe

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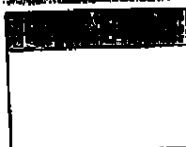
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COLDWELL BANKER

HUNNEMAN

CANTON 781-821-2100

Source: The Boston Globe

CANTON, New deluxe apts at Washington PL. LR, DR, fully appl kit, 2BR/2BA's, FP hwfls, laund hkups, bsmt \$2000. John Marini Mgmt. (781)-828-5781 Mon-Fri

Source: The Boston Globe

CANTON, Nr comm Rail 2br's semi-mod kbb wv Indry AC pkg \$1095-\$1135 htd 1/4 fee! no do Linden Realty LLC 617-560-5503

Source: The Boston Globe

DEDHAM, 2 BR Twynhae, 1 1/2 ba, dealeaded, full bsmt., central air, d/d, micro, exc. cond., \$165 + util. Pet OK, R.E. 617-969-8018.

Source: The Boston Globe

DEDHAM, 2BR TH's 1 1/2 ba, ac pkg Fr \$1350. No fee 781-828-7353; 329-0695

Source: The Boston Globe

DEDHAM, Needham In. Except 2BR, new kbb, hwfls, w/d hk ups, yard, nr mjr rt's avail 10/1, no smoke/pets \$1800 (781) 461-1929

Source: The Boston Globe

DEDHAM, Sunny 2 BR, BIK, dw w/d hkup conv loca pkg \$1400. RE 617-489-7811

Source: The Boston Globe

DEDHAM, Apts for rent!

*cozy 2 br, ref, on T; \$1000

*lg mod 2 br, porch; \$1400

*mint 3 br singl fam; \$1900

Discover Rty/781-326-1800

Source: The Boston Globe

WEST ROXBURY, 1br \$850+; 2Br \$1200+; lg 2Br \$1350 htd; 3Br \$1400+; 2Br TH \$1500 htd;

2Br mod, tpi \$1600+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE 617-327-6300

Source: The Boston Globe

WEST ROXBURY, Lg 1Br, \$1050 htd; 2Br \$1200+; lg 2Br \$1350 htd; 3Br \$1400+; 2Br TH \$150

htd; 2Br mod, tpi \$1600+; 3Br mod, \$1800 htd; DEDHAM, 3br duplex, \$1600+ RE Open Labor

Day Weekend. 617-327-6300

Source: The Boston Globe

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